



LOAN APPLICATION FORM AND GUARANTOR INFORMATION

APPLICANT DETAILS

1 FIRST NAME YAKUBU MIDDLE NAME _____
 SURNAME ADAMS
 ADDRESS P.O. Box 0399 TAKORADI
 HOUSE NUMBER 15/1 DUSKYIMASE DUSKYIMASE

NOTE: Please indicate your residential address and a visible landmark

RESIDENCE: _____ OWNING ☒ RENTAL _____ MORTGAGE _____
 NUMBER OF YEARS AT THIS ADDRESS: 20 YEARS _____ MONTHS

SPOUSE NAME BEATRICE ANGU
 PHONE NUMBERS 0540592371 0540790440

EMAIL ADDRESS _____
 NUMBER OF DEPENDENTS 3 NUMBER OF CHILDREN 3

D.O.B 14/July/1986

IDENTIFICATION

ID TYPE: __VOTER __D. LIC __NHIS __PASSPORT __NATIONAL

ID NUMBER GHA-719387388-6 PLACE OF ISSUE KISSI

DATE OF ISSUE 04-02-2020 EXPIRY DATE 03-02-2030



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EMPLOYMENT DETAILS

EMPLOYER'S NAME GHANA EDUCATION SERVICE

SELF EMPLOYED: BUSINESS TYPE AND DETAILS

ATA NA AIA B/A J.H.S BEPOSO

BUSINESS LOCATION/ADDRESS _____

NOTE: Indication location address and visible landmark

YEARS IN THIS BUSINESS _____ POSITION _____

WEEKLY INCOME _____ DAILY INCOME _____

LOAN HISTORY

PREVIOUS AMOUNT OBTAINED FROM JY3 _____ DATE _____

LOANS OBTAINED FROM OTHER SOURCES _____

CURRENT WORKING CAPITAL _____

LOAN AMOUNT BEING REQUESTED NOW GHS 1500

REASONS FOR THE LOAN SCHOOL FEES

BI-WEEKLY PAYMENTS _____ MONTHLY PAYMENTS _____

COLLATERAL

WHAT ASSETS ARE YOU USING AS A SECURITY FOR THIS LOAN?

ITEMS

VALUE

LOCATION

DATE ACQUIRED

LAND

BUILDING

EQUIPMENT/TOOLS



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CONDITIONAL CLAUSE FOR PAYMENT DEFAULTER

PAYMENT PERIOD FOUR MONTHS

I AGREE TO PAY A DAILY DEFAULT CHARGE OF GH¢ 2.00 AS LONG AS I REMAIN IN DEFAULT IN MY INSTALLMENT REPAYMENT AFTER MY BI-WEEKLY OR MONTHLY DUE DATE.

THE PROVISIONS IN THIS DOCUMENT HAVE BEEN CLEARLY EXPLAINED TO ME (ADAMS YAKUBU) IN THE FANTE LANGUAGE, THAT I FLUENTLY SPEAK AND UNDERSTAND. AND HAVE UNDERSTOOD THE TERMS OF THIS CONTRACT. I THEREFORE APPEND MY MARK TO THE TERMS AND CONDITIONS AS STATED IN THEREOF.

APPLICANT SIGNATURE / THUMB PRINT [Signature] DATE 08/06/2023

GUARANTOR

I AUGUSTINE ADJE AWU HEREBY GUARANTEE A LOAN OF ONE THOUSAND FIVE HUNDRED GHANA CEDI BEING GRANTED TO (FULL NAME OF BORROWER) ADAMS YAKUBU

WHOM I AM RELATED AS CO-BORROWER

AGE 33 TELL: 0241595510 GUARANTOR'S WORK TEACHER

I AUGUSTINE AWU SOLEMNLY PLEDGE TO BE LIABLE FOR ALL PAYMENTS, LOAN PRINCIPAL, INTEREST, DEFAULT CHARGES AND OTHER COLLECTION COSTS. WHEN THIS LOAN IS IN DEFAULT, ALL LEGAL MEANS WILL BE ENFORCED TO COLLECT THE SAID AMOUNT PLUS ALL OTHER CHARGES.

I CONSENT TO THE TERMS AND CONDITIONS OF THIS LOAN. I WILL ALSO MAKE MYSELF AVAILABLE WHEN NEEDED FOR IDENTIFICATION AND VERIFICATION

SIGNATURE / THUMBPRINT [Signature]

D.O.B 27 MAY 1990 1990
HN

Passport Photo

LOAN LIABILITY AGREEMENT FORM

I, ADAMS YAKUBU..... solemnly agree to pay all loans and interest acquired from MJY3 in full in the terms agreed to and the period solemnly agreed to.

MJY3 will use all means necessary to recover all monies owed and any other costs incurred during this loan collection period.

When loan a loan is default, our clints and their guarantors are required to cooperate with us to find a cordial way of working together during the defaulting period to make amends.

When a client is not cooperative or when a loan is in default, our office will use all means available to us, that is hereby agreed to in this document to recover our monies.

CLIENT'S AND GUARANTOR'S PHOTOGRAPHS SHALL BE PUBLISHED IN PRINT AND IN SOCIAL MEDIA AND MADE PUBLIC AS A WAY OF MAKING THE DEFAULTING CLIENT TO PAY WHAT IS OWED

DEFAULTING CLIENT AND GUARANTOR'S PROPERTY/S SHALL BE CONFISCATED FOR THE PURPOSE OF RECOVERING THE OWED AMOUNT.

INTERPRETER DECLARATION

I, ADAMS YAKUBU..... do hereby agree that I am serving as the interpreter for ADAM YAKUBU..... and AUGUSTINE AIOU.....

(Borrower)

(Guarantor)

Clients of MJY3 concerning this loan agreement in the FANTE..... language which both clients understand and speak fluently.

They, the borrower and the guarantor append their signatures and their thumb print, making this document thereby legal.

Interpreter signature and thumb print (Required).....

Client signature and thumb print (Required).....

Guarantor signature and thumb print (Required).....

A
Y
M


The block contains three sets of handwritten signatures and corresponding purple ink thumbprints. The first set is for the interpreter, the second for the client (Adams Yakubu), and the third for the guarantor (Augustine Aiou). To the right of the thumbprints are the handwritten labels 'KTP', 'RT', and 'RT'.



DATE	MAY 2023		REGION	Western	
PERIOD	FROM	TO	DISTRICT	Shama	
NAME	Mr. Yakubu Adams		AGENCY	Min Of Education	
STAFF ID	866543	XXXXXXXXXX	DEPT.	GES	
GRADE	Senior.Supt I Professional..GES		UNIT	0416 Fawomanye DA KG and Prim COST CENTRE	
LEVEL	SS.PSH15	POINT 2	SCALE TYPE	SS	

MONTH/YEAR	NATURE	ITEM CODE	DESCRIPTION	HRS/ORIGINAL AMOUNT	RATE(%)	BALANCE	PAYMENTS	DEDUCTION
31-May-23			Single Spine Monthly Salary				2,718.64	
31-May-23			SS Teachers Retention Premium				407.80	
31-May-23			Social Security Contribution Employee					149.53
31-May-23			Income Tax					427.11
31-May-23			Innovative Teachers Union Dues					5.00
31-May-23			TF Financial Services Deduction					161.27
31-May-23			First Atlantic Bank Ded					722.47
** CAGD is not liable for any financial loss resulting from disclosing your employee details including password to Third Parties **								
*** TIER 2 CONTRIBUTION 135.94 AND YTD CONTRIBUTION 670.8300 ***								
ANNUAL SALARY			32,623.72	YTD SSF (WORKER)	777.63	EMPLOYER S.S.F.	TOTALS	3,126.44
YTD GROSS PAY			16,341.24	YTD INCOME TAX	2,280.27	MONTHLY	PAYMENT MODE	NET SALARY
MONTHLY GROSS PAY			3,126.44	PAGE	1	GENERATED FROM WWW.GOPAYSLIP.COM	1,838.07	1.6

OF GHANA

PAYSLIP

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AKATAKYIMAN PUGUE KPOK CUD

STATEMENT OF ACCOUNT

Customer: 4869 YAKUBU ADAMS
 Account : 2011420000048691 YAKUBU ADAMS
 Currency: GHS

BALANCE AT PERIOD START 332.95

Value Date	Description	Trans. Ref. No	Post Date	Debit Amt	Credit Amt	Balance
03 MAY 23	Miscellaneous Debits	DC231230555005010	03 MAY 23	-5.00	0.00	327.95
	OD FORM PURCHASED					
03 MAY 23	Chq Withdrawal	TT23123235484996	03 MAY 23	-802.00	0.00	-474.05
	CC034181 YAKUBU ADAMS					
04 MAY 23	Miscellaneous Debits	DC231240555030010	04 MAY 23	-5.00	0.00	-479.05
	COST OF COUNTER GHQ PURCHASED					
08 MAY 23	Repayment	FT23128087TRW1ST	08 MAY 23	-20.95	0.00	-500.00
	To Loan: 2011400048690009					
16 MAY 23	Miscellaneous Debits	DC231360555019021	16 MAY 23	-35.00	0.00	-535.00
	1 PERSONAL MICR CHQ PURCHASED					
16 MAY 23	Repayment	FT231361230DMNDP	16 MAY 23	-5.00	0.00	-540.00
	To Loan: 2011400048690009					
29 MAY 23	Account Transfer	FT2314904SRM6GKPAOM	29 MAY 23	0.00	1,661.06	1,121.06
	SALPAY SALARY FOR MAY 2023					
	Mr. Yakubu Adams					
29 MAY 23	Account Transfer	FT2314904SRM6T2B	29 MAY 23	-20.00	0.00	1,101.06
	SALPAY SERV CHARGE FOR MAY 2023					
	Mr. Yakubu Adams					
29 MAY 23	Repayment	FT231491561NKZX3	29 MAY 23	-378.49	0.00	722.57
	To Loan: 2011400048690009					
29 MAY 23	Repayment	FT231491561NL009	29 MAY 23	-347.78	0.00	374.79
	To Loan: 2011400048690008					
30 MAY 23	Chq Withdrawal	TT23150684080671\AEP	30 MAY 23	-300.00	0.00	74.79
	CASH WITHDWAL BY ADAMS YAKUBU					
01 JUN 23	Disbursed Loan	AAACT2315232F067ST\AEP	01 JUN 23	0.00	1,500.00	1,574.79
01 JUN 23	loan Fees	AAACT2315232F0689Y\AEP	01 JUN 23	-15.00	0.00	1,559.79
01 JUN 23	loan Fees	AAACT2315232F068QV\AEP	01 JUN 23	-90.00	0.00	1,469.79
01 JUN 23	Chq Withdrawal	TT23152381161949\AEP	01 JUN 23	-1,395.00	0.00	74.79
	CASH WITHDWAL BY ADAMS YAKUBU					
	BALANCE AT PERIOD END					74.79

AKATAKIMAN RURAL BANK LTD