



LOAN APPLICATION FORM AND GUARANTOR INFORMATION

APPLICANT DETAILS

1 FIRST NAME Comfort MIDDLE NAME _____
SURNAME Eghun
ADDRESS _____
HOUSE NUMBER HN 94/6, NEIZOR'S GARDEN
NOTE: Please indicate your residential address and a visible landmark
DUTCH CEMETARY
RESIDENCE: _____ OWNING _____ RENTAL _____ MORTGAGE
NUMBER OF YEARS AT THIS ADDRESS: _____ YEARS _____ MONTHS
SPOUSE NAME _____
PHONE NUMBERS 0543925638
EMAIL ADDRESS _____
NUMBER OF DEPENDENTS 4 NUMBER OF CHILDREN 5

IDENTIFICATION

ID TYPE: __VOTER __D. LIC __NHIS __PASSPORT ☒ NATIONAL
ID NUMBER GHA-720273446 PLACE OF ISSUE BAKAGAN
DATE OF ISSUE 13/02/2020 EXPIRY DATE 12/02/2030

**LOAN APPLICATION FORM AND GUARANTOR INFORMATION****EMPLOYMENT DETAILS**

EMPLOYER'S NAME _____

SELF EMPLOYED: BUSINESS TYPE AND DETAILS

FOOD VENDOR / PROVISION STORE /
RETAIL OF SACHET WATER.

BUSINESS LOCATION/ADDRESS _____

NOTE: Indication location address and visible landmark

YEARS IN THIS BUSINESS 12 POSITION OWNERWEEKLY INCOME GHS 2100 DAILY INCOME GHS 350**LOAN HISTORY**PREVIOUS AMOUNT OBTAINED FROM JY3 GHS 2,000 DATE 14/07/03LOANS OBTAINED FROM OTHER SOURCES —CURRENT WORKING CAPITAL GHS 6,500LOAN AMOUNT BEING REQUESTED NOW GHS 3,000REASONS FOR THE LOAN FOR PROVISION STORE EXPANSION

BI-WEEKLY PAYMENTS _____ MONTHLY PAYMENTS _____

COLLATERAL

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

<u>ITEMS</u>	<u>VALUE</u>	<u>LOCATION</u>	<u>DATE ACQUIRED</u>
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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 (COMFORT ESTHUR) 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 / TUMB PRINT  DATE 25/10/2011

GUARANTOR

I FRANCIS ESTHUR HEREBY GUARANTEE A LOAN OF THREE THOUSAND GHANA CEDIS BEING GRANTED TO (FULL NAME OF BORROWER) COMFORT ESTHUR

WHOM I AM RELATED AS NEIGHBOUR

AGE 28 TELL: 0597810215 GUARANTOR'S WORK SELL FOOTWEAR

I FRANCIS ESTHUR 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 _____

D.O.B 1995/01/01



Passport Photo

LOAN LIABILITY AGREEMENT FORM

I, COMFORT ESTHER..... 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 in 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, JESSICA ESTHER..... do hereby agree that I am serving as the interpreter for COMFORT ESTHER..... and FRANCIS ESTHER.....

(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).....

esth

esth

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

esth



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

