



LOAN APPLICATION FORM AND GUARANTOR INFORMATION

APPLICANT DETAILS

1 FIRST NAME SAMUEL MIDDLE NAME _____
SURNAME AFFADZIE
ADDRESS EGWATO ABRENN SHS BOX 340, ELMINA
HOUSE NUMBER PEACE - 9

NOTE: Please indicate your residential address and a visible landmark

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

SPOUSE NAME CHARITY DUKER

PHONE NUMBERS 0248214598

EMAIL ADDRESS Samuel affadzie2@gmail.com

NUMBER OF DEPENDENTS FOUR NUMBER OF CHILDREN FOUR

IDENTIFICATION

ID TYPE: __VOTER __D. LIC __NHIS __PASSPORT __NATIONAL

ID NUMBER CHA-719987771-6 PLACE OF ISSUE AFIABADZIE

DATE OF ISSUE 10/02/2020 EXPIRY DATE 09/02/2030



LOAN APPLICATION FORM AND GUARANTOR INFORMATION

EMPLOYMENT DETAILS

EMPLOYER'S NAME C.E.S

SELF EMPLOYED: BUSINESS TYPE AND DETAILS

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 GHS 1000 DATE 23/05/22

LOANS OBTAINED FROM OTHER SOURCES —

CURRENT WORKING CAPITAL —

LOAN AMOUNT BEING REQUESTED NOW GHS 2,000.00

REASONS FOR THE LOAN FOR REARING OF GOATS

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>
--------------	--------------	-----------------	----------------------

LAND

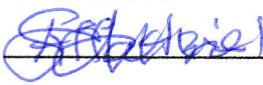
BUILDING ☒

EQUIPMENT/TOOLS

**LOAN APPLICATION FORM AND GUARANTOR INFORMATION****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 (SAMUEL AFFADZI) 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.

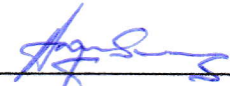
APPLICANT SIGNATURE / TUMB PRINT  DATE 6/09/2023**GUARANTOR**

I FRANCIS OBENG HEREBY GUARANTEE A LOAN OF TWO THOUSAND GHANA Cedis BEING GRANTED TO (FULL NAME OF BORROWER) SAMUEL AFFADZI

WHOM I AM RELATED AS COLLEAGUEAGE 34 TELL: 0244403565 GUARANTOR'S WORK TEACHING

I FRANCIS OBENG 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 DOB 03/sep/1969

Passport Photo

LOAN LIABILITY AGREEMENT FORM

I, Samuel Affadzie..... 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 N/A..... do hereby agree that I am serving as the interpreter forand.....

(Borrower)

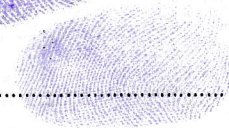
(Guarantor)

Clients of MJY3 concerning this loan agreement in thelanguage 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).....N/A.....

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

Guarantor signature and thumb print (Required).....[Signature].....

AGRICULTURAL DEVELOPMENT BANK

SAMUEL AFFADZIE
DABOASE SENIOR HIGH TECHNICALSCHOOL
P O BOX 25
DABOASE
P O BOX 25 DABOASE
Cust ID : 00119989
Account No : 1151070011998901
Account Desc. : SAMUEL AFFADZIE
Account Class : CURRENT ACCOUNT - SALARY
Account Currency: GHANA CEDIS

Account Branch : AGONA SWEDRU
Branch Address : SWEDRU
P. O. BOX 200
SWEDRU

Statement From : 01-JUN-23 To : 31-AUG-23

Account Open Date : 31-OCT-07
OPENING BALANCE CREDIT

7.33 AVAILABLE BALANCE 7.33

STATEMENT OF ACCOUNT: 1151070011998901
Statement From : 01-JUN-23 To : 31-AUG-23

PAGE : 1

Trn Code/Narrative	REFERENCE	Book Date	Value Date	Debit	Credit	Closing Balance
INTEREST REPAYMENT - INTEREST	301PLCA210480001	24-JUN-23	24-JUN-23	7.33		0.00
JUNE 2023 SAL	0009622231783539	27-JUN-23	27-JUN-23		2,465.88	2,465.88
June 2023 Sal PROC FEES	0009632231783542	27-JUN-23	27-JUN-23	7.00		2,458.88
Proc Fees LIQUIDATION PAYMENT	301PLCA210480001	27-JUN-23	27-JUN-23	213.52		2,245.36
INTEREST REPAYMENT - INTEREST	301PLCA210480001	27-JUN-23	27-JUN-23	117.63		2,127.73
INTEREST ON PRINCIPAL OVERDUE	301PLCA210480001	27-JUN-23	27-JUN-23	0.46		2,127.27
INTEREST ON INTEREST OVERDUE	301PLCA210480001	27-JUN-23	27-JUN-23	0.25		2,127.02
CHEQUE WITHDRWL Cheque Withdrawal	303CQWL231802064	29-JUN-23	29-JUN-23	2,000.00		127.02
889946 adb 1151070011998901 ENTERPRISE LIFE JUN 23 PREM DED GH2V0301508JUN	000986123181A2VN	30-JUN-23	30-JUN-23	101.49		25.53

STATEMENT OF ACCOUNT: 1151070011998901
Statement From : 01-JUN-23 To : 31-AUG-23

Trn Code/Narrative	REFERENCE	Book Date	Value Date	Debit	Credit	Closing Balance
Adb 1151070011998901 Enterprise Life Jun 23 Prem Ded Gh2v0301508j Un						
ACCOUNT MAINTENANCE FEE	115C0DTGHSLSL00001	30-JUN-23	01-JUL-23	10.00		15.53
EBANKING SERVICE FEE	115EBSPGHSLSL00001	30-JUN-23	01-JUL-23	7.00		8.53
INTEREST REPAYMENT - INTEREST	301PLCA210480001	24-JUL-23	24-JUL-23	8.53		0.00
JULY 2023 SAL	0009201232093612	28-JUL-23	28-JUL-23		2,818.88	2,818.88
July 2023 Sal PROC FEES	0009724232093614	28-JUL-23	28-JUL-23	7.00		2,811.88
Proc Fees LIQUIDATION PAYMENT	301PLCA210480001	28-JUL-23	28-JUL-23	222.11		2,589.77
INTEREST REPAYMENT - INTEREST	301PLCA210480001	28-JUL-23	28-JUL-23	107.84		2,481.93
INTEREST ON PRINCIPAL OVERDUE	301PLCA210480001	28-JUL-23	28-JUL-23	0.63		2,481.30
INTEREST ON INTEREST OVERDUE	301PLCA210480001	28-JUL-23	28-JUL-23	0.31		2,480.99
adb 1151070011998901 ENTERPRISE LIFE JUL 23 PREM DED GH2V0301508JUL	0009305232124693	31-JUL-23	31-JUL-23	101.49		2,379.50
Adb 1151070011998901 Enterprise Life Jul 23 Prem Ded Gh2v0301508j U1 CHEQUE WITHDRL Cheque Withdrawal 889947	303CQWL232122252	31-JUL-23	31-JUL-23	2,360.00		19.50
ACCOUNT MAINTENANCE FEE	115C0DTGHSLSL00001	31-JUL-23	01-AUG-23	10.00		9.50
EBANKING SERVICE FEE	115EBSPGHSLSL00001	31-JUL-23	01-AUG-23	7.00		2.50
INTEREST REPAYMENT - INTEREST	301PLCA210480001	24-AUG-23	24-AUG-23	2.50		0.00
AUG 2023 SAL	0009420232407371	28-AUG-23	28-AUG-23		2,925.24	2,925.24

11/23, 11:04 AM

STATEMENT OF ACCOUNT: 1151070011998901
Statement From : 01-JUN-23 To : 31-AUG-23

PAGE : 3

about:blank

Trn Code/Narrative	REFERENCE	Book Date	Value Date	Debit	Credit	Closing Balance
Aug 2023 Sal						
PROC FEES	0009433232401684	28-AUG-23	28-AUG-23	7.00		2,918.24
Proc Fees						
LIQUIDATION PAYMENT	301PLCA210480001	28-AUG-23	28-AUG-23	223.14		2,695.10
INTEREST REPAYMENT - INTEREST	301PLCA210480001	28-AUG-23	28-AUG-23	112.84		2,582.26
INTEREST ON PRINCIPAL OVERDUE	301PLCA210480001	28-AUG-23	28-AUG-23	0.64		2,581.62
INTEREST ON INTEREST OVERDUE	301PLCA210480001	28-AUG-23	28-AUG-23	0.32		2,581.30
CHEQUE WITHDRWL Cheque Withdrawal	303CQWL232422023	30-AUG-23	30-AUG-23	2,500.00		81.30
CHEQUE BOOK CHARGES	115CHQ1232420006	30-AUG-23	30-AUG-23	20.00		61.30
ACCOUNT MAINTENANCE FEE	115CODTGHSL00001	31-AUG-23	01-SEP-23	10.00		51.30
EBANKING SERVICE FEE	115EBSPGHSL00001	31-AUG-23	01-SEP-23	7.00		44.30
ACC NO	REFERENCE	DATE	LOAN CHARGES DESC	AMOUNT		
301PLCA210480001	301PLCA21048000 1	24-JUN-23	MAIN INTEREST recovery for the month of JUN 7.33	Dr		
301PLCA210480001	301PLCA21048000 1	27-JUN-23	PRINCIPAL recovery for the month of JUN 213.52	Dr		
301PLCA210480001	301PLCA21048000 1	27-JUN-23	MAIN INTEREST recovery for the month of JUN 117.63	Dr		
301PLCA210480001	301PLCA21048000 1	27-JUN-23	Overdue Rate on Interest recovery for the month of JUN 2.5	Dr		

about:blank

1/23, 11:04 AM

about:blank

STATEMENT OF ACCOUNT: 1151070011998901
Statement From : 01-JUN-23 To : 31-AUG-23

PAGE : 4

Trn Code/Narrative	REFERENCE	Book Date	Value Date	Debit	Credit	Closing Balance

301PLCA210480001	301PLCA21048000 27-JUN-23	1	Overdue Rate on Principal recovery for the month of JUN .46Dr	.46	Dr	

301PLCA210480001	301PLCA21048000 24-JUL-23	1	MAIN INTEREST recovery for the month of JUL 8.53Dr	8.53	Dr	

301PLCA210480001	301PLCA21048000 28-JUL-23	1	PRINCIPAL recovery for the month of JUL 222.11Dr	222.11	Dr	

301PLCA210480001	301PLCA21048000 28-JUL-23	1	MAIN INTEREST recovery for the month of JUL 107.84Dr	107.84	Dr	

301PLCA210480001	301PLCA21048000 28-JUL-23	1	Overdue Rate on Interest recovery for the month of JUL .31Dr	.31	Dr	

301PLCA210480001	301PLCA21048000 28-JUL-23	1	Overdue Rate on Principal recovery for the month of JUL .63Dr	.63	Dr	

301PLCA210480001	301PLCA21048000 24-AUG-23	1	MAIN INTEREST recovery for the month of AUG 2.5Dr	2.5	Dr	

301PLCA210480001	301PLCA21048000 28-AUG-23	1	PRINCIPAL recovery for the month of AUG 223.14Dr	223.14	Dr	

301PLCA210480001	301PLCA21048000 28-AUG-23	1	MAIN INTEREST recovery for	112.84	Dr	

about:blank

1/23, 11:04 AM

about:blank

STATEMENT OF ACCOUNT: 1151070011998901

Statement From : 01-JUN-23 To : 31-AUG-23

PAGE : 5

Trn Code/Narrative	REFERENCE	Book Date	Value Date	Debit	Credit	Closing Balance
301PLCA210480001	301PLCA21048000 28-AUG-23	the month of AUG 112.84Dr				
1		Overdue Rate .32	Dr			
		on Interest				
		recovery for				
		the month of				
		AUG .32Dr				
301PLCA210480001	301PLCA21048000 28-AUG-23	Overdue Rate .64	Dr			
1		on Principal				
		recovery for				
		the month of				
		AUG .64Dr				
Totals		8,173.03	8,210.00			
		No. of DEBITS 30	AND CREDITS 3			
CLOSING BALANCE CREDIT	44.30	AVAILABLE BALANCE	44.30			
UNCOLLECTED BALANCE	0.00	BLOCKED BALANCE	0.00			

* = UNAUTH ENTRY / R = REVERSAL

*** End Of Statement ***

about:blank

5/5