



LOAN APPLICATION FORM AND GUARANTOR INFORMATION

APPLICANT DETAILS

1 FIRST NAME KWAKU MIDDLE NAME _____

SURNAME SAM

ADDRESS _____

HOUSE NUMBER HN C/O - 0011 - 2

NOTE: Please indicate your residential address and a visible landmark

BEHIND ADOMI COLD STORE

RESIDENCE: ☒ OWNING _____ RENTAL _____ MORTGAGE _____

NUMBER OF YEARS AT THIS ADDRESS: 20 YEARS _____ MONTHS

SPOUSE NAME ESI NKUMAH

PHONE NUMBERS 0543600948

EMAIL ADDRESS _____

NUMBER OF DEPENDENTS 3 NUMBER OF CHILDREN 5

D.O.B 01/04/1974

IDENTIFICATION

ID TYPE: __VOTER __D. LIC __NHIS __PASSPORT ☒ NATIONAL

ID NUMBER GA-724141629-0 PLACE OF ISSUE SEA VIEW

DATE OF ISSUE 16/07/2020 EXPIRY DATE 15/07/2030



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EMPLOYMENT DETAILS

EMPLOYER'S NAME _____

SELF EMPLOYED: BUSINESS TYPE AND DETAILS _____

OWNS A DRINKING BAR AND HE IS A CARPENTER

BUSINESS LOCATION/ADDRESS TERTERIM

NOTE: Indication location address and visible landmark

YEARS IN THIS BUSINESS 10 POSITION _____

WEEKLY INCOME GHS 1,750 DAILY INCOME GHS 250

LOAN HISTORY

PREVIOUS AMOUNT OBTAINED FROM JY3 _____ DATE _____

LOANS OBTAINED FROM OTHER SOURCES _____

CURRENT WORKING CAPITAL GHS 3,500

LOAN AMOUNT BEING REQUESTED NOW GHS 1,000

REASONS FOR THE LOAN FOR BUSINESS

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			

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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 (KWAKU SAM) 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 08/11/2023

GUARANTOR

I KWAKU ESSOH HEREBY GUARANTEE A LOAN OF GHS 1,000 BEING GRANTED TO (FULL NAME OF BORROWER) KWAKU SAM

WHOM I AM RELATED AS FRIEND

AGE 52 TELL: 0559888829 GUARANTOR'S WORK FISHMAN
FISH FINGER
FISHERMAN

I KWAKU SAM 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-0-B-1/04/1991

Passport Photo

LOAN LIABILITY AGREEMENT FORM

I, KWAKU SAMI..... 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 a loan is in default, our clients 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, GLORIA BENYED..... do hereby agree that I am serving as the interpreter for KWAKU SAMI..... and KWAKU ESSOUN.....

(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).....
