



LOAN APPLICATION FORM AND GUARANTOR INFORMATION

APPLICANT DETAILS

1 FIRST NAME JOSEPHINE MIDDLE NAME EMELIA
SURNAME AGGREY
ADDRESS _____
HOUSE NUMBER F32/2, CRINATION, CAPE COAST
NOTE: Please indicate your residential address and a visible landmark
OPPOSITE ACB BANK
RESIDENCE: _____ OWNING ☒ RENTAL _____ MORTGAGE
NUMBER OF YEARS AT THIS ADDRESS: 21 YEARS _____ MONTHS
SPOUSE NAME _____
PHONE NUMBERS 0274168392
EMAIL ADDRESS _____
NUMBER OF DEPENDENTS 2 NUMBER OF CHILDREN —
D.O.B 17/08/1998

IDENTIFICATION

ID TYPE: __VOTER __D. LIC __NHIS __PASSPORT ☒ NATIONAL
ID NUMBER GA-719684965-9 PLACE OF ISSUE KECKA
DATE OF ISSUE 07/02/2020 EXPIRY DATE 06/02/2030



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EMPLOYMENT DETAILS

EMPLOYER'S NAME GOIL FILLING STATION, SIWDO

SELF EMPLOYED: BUSINESS TYPE AND DETAILS

SELLS PROVISION

BUSINESS LOCATION/ADDRESS SIWDO OPPOSITE FOREST MANSION STADIUM

NOTE: Indication location address and visible landmark

YEARS IN THIS BUSINESS 4 POSITION OWNER

WEEKLY INCOME GHS 400 DAILY INCOME GHS 180

LOAN HISTORY

PREVIOUS AMOUNT OBTAINED FROM JY3 GHS 2500 DATE 06/10/23

LOANS OBTAINED FROM OTHER SOURCES _____

CURRENT WORKING CAPITAL GHS 3,000

LOAN AMOUNT BEING REQUESTED NOW GHS 2,000

REASONS FOR THE LOAN 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 (JOSEPHINE EMELIA AGGREY) IN THE FOURTE 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 [Signature] DATE 2/11/23

GUARANTOR

I LETICIA BESSA SIMONS HEREBY GUARANTEE A LOAN OF TWO THOUSAND GHANA CEDI BEING GRANTED TO (FULL NAME OF BORROWER) JOSEPHINE EMELIA AGGREY.

WHOM I AM RELATED AS Cousin.

AGE 28 TELL: 024 705 1956 GUARANTOR'S WORK FOREIGN EXCHANGE

I LETICIA BESSA SIMONS 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]

Passport Photo

LOAN LIABILITY AGREEMENT FORM

I 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 N/A do hereby agree that I am serving as the interpreter for and


(Borrower)

(Guarantor)

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

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

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