

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

1 FIRST NAME HAGAR MIDDLE NAME _____
SURNAME AKOMAH

ADDRESS _____

HOUSE NUMBER HN 14 ALOR STREET

NOTE: Please indicate your residential address and a visible landmark

OPPOSITE ALOR

RESIDENCE: ☒ OWNING ☐ RENTAL ☐ MORTGAGE

NUMBER OF YEARS AT THIS ADDRESS: 20 YEARS ☐ MONTHS

SPOUSE NAME KOJU INI 0550100269

PHONE NUMBERS 0550893913

EMAIL ADDRESS _____

NUMBER OF DEPENDENTS 6 NUMBER OF CHILDREN 6

D-B 01/01/1973

IDENTIFICATION

ID TYPE: ☐ VOTER ☐ D. LIC ☐ NHIS ☐ PASSPORT ☒ NATIONAL

ID NUMBER GHA-7242781-0 PLACE OF ISSUE ELMINA

DATE OF ISSUE 18/07/2030 EXPIRY DATE 17/07/2030

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

EMPLOYER'S NAME _____

SELF EMPLOYED: BUSINESS TYPE AND DETAILS

_____ FISH BUSINESS _____BUSINESS LOCATION/ADDRESS _____ NEW MARKET _____

NOTE: Indication location address and visible landmark

YEARS IN THIS BUSINESS _____ POSITION _____ OWNER _____WEEKLY INCOME _____ GHS 3,000 _____ DAILY INCOME _____ GHS 500 _____**LOAN HISTORY**PREVIOUS AMOUNT OBTAINED FROM JY3 _____ GHS 1000 _____ DATE _____ 12/05/23 _____

LOANS OBTAINED FROM OTHER SOURCES _____

CURRENT WORKING CAPITAL _____ GHS 2500 _____LOAN AMOUNT BEING REQUESTED NOW _____ GHS 3,000 _____REASONS FOR THE LOAN _____ FOR FISH BUSINESS _____
_____ 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>
--------------	--------------	-----------------	----------------------

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 (HAGAR AKOMANTU) IN THE FAKTE 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 08/19/23

GUARANTOR

I JOHN SAM HEREBY GUARANTEE A LOAN OF THREE THOUSAND GHANA CEDS BEING GRANTED TO (FULL NAME OF BORROWER) HAGAR AKOMANTU

WHOM I AM RELATED AS NEIGHBOUR

AGE 22 TELL: 0558419559 GUARANTOR'S WORK INSURANCE AGENT

I JOHN 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 

Passport Photo

LOAN LIABILITY AGREEMENT FORM

I, HAGAR AKOMANYI..... 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

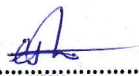
I, Jessica Etnud..... do hereby agree that I am serving as the interpreter for HAGAR AKOMANYI and JOHN STEN.....

(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).....

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

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