



LOAN APPLICATION FORM AND GUARANTOR INFORMATION

APPLICANT DETAILS

1 FIRST NAME GRACE MIDDLE NAME _____

SURNAME LYKSON

ADDRESS _____

HOUSE NUMBER HN 35/21, TETEREM

NOTE: Please indicate your residential address and a visible landmark

BEHIND PENTECOST CHURCH

RESIDENCE: _____ OWNING ☒ RENTAL _____ MORTGAGE

NUMBER OF YEARS AT THIS ADDRESS: 5 YEARS _____ MONTHS

SPOUSE NAME DAVID CLAUDY 024456158

PHONE NUMBERS 02419231227

EMAIL ADDRESS _____

NUMBER OF DEPENDENTS 2 NUMBER OF CHILDREN 2

D.O.B 25/07/1991

IDENTIFICATION

ID TYPE: __VOTER __D. LIC __NHIS __PASSPORT ☒ NATIONAL

ID NUMBER GA-D382280-8 PLACE OF ISSUE TARKWA

DATE OF ISSUE 12/07/2022 EXPIRY DATE 11/07/2030



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EMPLOYMENT DETAILS

EMPLOYER'S NAME _____

SELF EMPLOYED: BUSINESS TYPE AND DETAILS

_____ FOOD VENDOR _____

BUSINESS LOCATION/ADDRESS NIPON JUNCTION

NOTE: Indication location address and visible landmark

YEARS IN THIS BUSINESS 2 POSITION OWNER

WEEKLY INCOME GHS 650 DAILY INCOME GHS 130

LOAN HISTORY

PREVIOUS AMOUNT OBTAINED FROM JY3 GHS 700 DATE 28/05/2021

LOANS OBTAINED FROM OTHER SOURCES _____

CURRENT WORKING CAPITAL GHS 3,000

LOAN AMOUNT BEING REQUESTED NOW GHS 1500

REASONS FOR THE LOAN TO EXPAND FOOD 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>
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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 (GRACE NKOOM) IN THE FASTE 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 13/10/23

GUARANTOR

I LAWRENCIA NAABU LARIEY HEREBY GUARANTEE A LOAN OF ONE THOUSAND FIVE HUNDRED BEING GRANTED TO (FULL NAME OF BORROWER) GRACE NKOOM.

WHOM I AM RELATED AS FRIEND.

AGE 26 TELL: 0256780899 GUARANTOR'S WORK STAMITREX

I LAWRENCIA H. LARIEY 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 06/06/1997
HN 13/17, DEHIEDO



Passport Photo

LOAN LIABILITY AGREEMENT FORM

I GRACE WIKOM..... 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 LAWRENCEA N. LARTY..... do hereby agree that I am serving as the interpreter for GRACE WIKOM.....and LAWRENCEA N. LARTY.....

(Borrower)


(Guarantor)

Clients of MJY3 concerning this loan agreement in the FAVILE.....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)..........