

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

1 FIRST NAME ATIA MIDDLE NAME KAKRA  
 SURNAME KOOMSON  
 ADDRESS \_\_\_\_\_  
 HOUSE NUMBER HH 52 NURSERY LANE, BRONIBIMA  
 NOTE: Please indicate your residential address and a visible landmark  
OPPOSITE NURSERY, BRONIBIMA  
 RESIDENCE: \_\_\_\_\_ OWNING ☒ RENTAL \_\_\_\_\_ MORTGAGE \_\_\_\_\_  
 NUMBER OF YEARS AT THIS ADDRESS: 10 YEARS \_\_\_\_\_ MONTHS  
 SPOUSE NAME \_\_\_\_\_  
 PHONE NUMBERS 0247021272  
 EMAIL ADDRESS \_\_\_\_\_  
 NUMBER OF DEPENDENTS 0 NUMBER OF CHILDREN 4  
D.O.B 07/07/1956

**IDENTIFICATION**

ID TYPE: \_\_VOTER \_\_D. LIC \_\_NHIS \_\_PASSPORT ☒ NATIONAL  
 ID NUMBER GHA-720597711-7 PLACE OF ISSUE ELMINA  
 DATE OF ISSUE 15/02/2020 EXPIRY DATE 14/02/2030



**LOAN APPLICATION FORM AND GUARANTOR INFORMATION**

**EMPLOYMENT DETAILS**

EMPLOYER'S NAME \_\_\_\_\_

SELF EMPLOYED: BUSINESS TYPE AND DETAILS

LOTTO Kiosk AGENT (owns 6 LOTTO Kiosks)

BUSINESS LOCATION/ADDRESS LOCATED in ELMINA (SPREAD)

NOTE: Indication location address and visible landmark

YEARS IN THIS BUSINESS \_\_\_\_\_ POSITION OWNER

WEEKLY INCOME GHS 1200 DAILY INCOME \_\_\_\_\_

Profit GHS 600

**LOAN HISTORY**

PREVIOUS AMOUNT OBTAINED FROM JY3 \_\_\_\_\_ DATE \_\_\_\_\_

LOANS OBTAINED FROM OTHER SOURCES \_\_\_\_\_

CURRENT WORKING CAPITAL GHS 12,500 ; cash in hand 3,500

LOAN AMOUNT BEING REQUESTED NOW GHS 1,000

REASONS FOR THE LOAN To PREPARE the LOTTO Kiosks

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 (ATIA KARRA KROMSON) 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 06/09/23

**GUARANTOR**

I LEO MENSAH HEREBY GUARANTEE A LOAN OF ONE THOUSAND GHANA Cedis. BEING GRANTED TO (FULL NAME OF BORROWER) ATIA KARRA KROMSON


WHOM I AM RELATED AS COUSIN / CO-WORKER.

AGE 64 TELL: 0556540329 GUARANTOR'S WORK LETTER WRITER  
RETIRED TEACHER

I LEO MENSAH 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 20/01/1959

HN 28/10/20, AKOBIN ELWAHA

Passport Photo

**LOAN LIABILITY AGREEMENT FORM**

I, ATA KAKRA KOMSON 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**

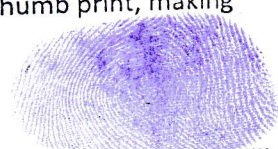

I, LEO MENJAH do hereby agree that I am serving as the interpreter for ATA KAKRA KOMSON and LEO MENJAH

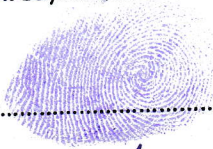
(Borrower)

(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).....