



**LOAN APPLICATION FORM AND GUARANTOR INFORMATION**

**APPLICANT DETAILS**

1 FIRST NAME JOANA MIDDLE NAME \_\_\_\_\_  
SURNAME YIN  
ADDRESS \_\_\_\_\_  
HOUSE NUMBER HN 25/20, ABIJAN HOUSE, ELMINA  
NOTE: Please indicate your residential address and a visible landmark  
ABIJAN HOUSE  
RESIDENCE: \_\_\_\_\_ OWNING ☒ RENTAL \_\_\_\_\_ MORTGAGE  
NUMBER OF YEARS AT THIS ADDRESS: 2 YEARS \_\_\_\_\_ MONTHS  
SPOUSE NAME \_\_\_\_\_  
PHONE NUMBERS 024 16 555 69  
EMAIL ADDRESS \_\_\_\_\_  
NUMBER OF DEPENDENTS 2 NUMBER OF CHILDREN 4  
D.O.B 04/08/1973

**IDENTIFICATION**

ID TYPE: \_\_VOTER \_\_D. LIC \_\_NHIS \_\_PASSPORT ☒ NATIONAL  
ID NUMBER GH-71944903-6 PLACE OF ISSUE ELMINA  
DATE OF ISSUE 04/02/2020 EXPIRY DATE 03/02/2030

LOAN APPLICATION FORM AND GUARANTOR INFORMATIONEMPLOYMENT DETAILS

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

SELF EMPLOYED: BUSINESS TYPE AND DETAILS

SECOND HAND CLOTHING

BUSINESS LOCATION/ADDRESS

NEW MARKET

NOTE: Indication location address and visible landmark

YEARS IN THIS BUSINESS 6 POSITION OWNERWEEKLY INCOME GHS 2100 DAILY INCOME GHS 300LOAN HISTORYPREVIOUS AMOUNT OBTAINED FROM JY3 GHS 1000 DATE 21/03/2023LOANS OBTAINED FROM OTHER SOURCES —CURRENT WORKING CAPITAL GHS 6000LOAN AMOUNT BEING REQUESTED NOW GHS 2,000REASONS FOR THE LOAN BUSINESS

BI-WEEKLY PAYMENTS \_\_\_\_\_ MONTHLY PAYMENTS \_\_\_\_\_

COLLATERAL

WHAT ASSETS ARE YOU USING AS A SECURITY FOR THIS LOAN?

ITEMSVALUELOCATIONDATE ACQUIRED

LAND

BUILDING

EQUIPMENT/TOOLS



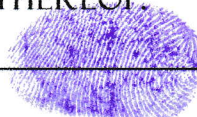
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**CONDITIONAL CLAUSE FOR PAYMENT DEFAULTER**

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 (JOANA TIM) 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 10/07/2023

**GUARANTOR**

I NANCY ISSIFY HEREBY GUARANTEE A LOAN OF TWO THOUSAND CATHANA CEDI BEING GRANTED TO (FULL NAME OF BORROWER) JOANA TIM

WHOM I AM RELATED AS NEIGHBOUR / FRIEND

AGE 21 TELL: 0256419006 GUARANTOR'S WORK TEACHER

I NANCY ISSIFY 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 5<sup>th</sup> June 2002

Passport Photo

**LOAN LIABILITY AGREEMENT FORM**

I, JOANA TIM..... 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, NANCY ISSIFY..... do hereby agree that I am serving as the interpreter for JOANA TIM..... and NANCY ISSIFY.....

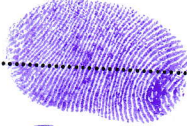
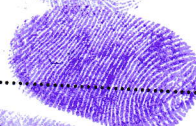
(Borrower)

(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).....  