JPS & Partners Co-operative Credit Union Ltd.

65 3/4 Half Way Tree Road, Kingston 10 SHARE EXPRESS

LOAN APPLICATION FORM

Rev. Jul 08

Total Loan \$	EMP.#		Date
Present Loan Bal. \$			For Office Use Only
Cash Now Required \$			Shares Bal. \$
Name	Loan#	<u> </u>	Deposits Bal. \$
Dla #			Loan Bal. \$
Llama Addresa			Debt Service ratio:
Lhoraby apply for a loop of C			Processed by
I hereby apply for a loan of \$	nths to be repaid in		
\$include			Approved by
I desire this loan for the following	· •		Approval Date
			Tourist account activity and a same less lawness region region of the region of the destroyer account of the same account of t
I offer as security:- Shares \$	Deposit	s \$	Other
			•
Income Information		Hamilton.	DI !!
Employed byAddress			Phone #
			Other Income \$
•			and attaching additional sheet if necessary).
Name of Creditor	Address	Monthly Payment	Balance Owing
ı	6	l ne n e ne e	
and correct to the best of my knowled this loan and that any false, inaccurate	ge and belief. I understand that ar	ny information given will be us	provided on this application form is true, complete led by the Credit Union to determine my eligibility for
	-		led any false, inaccurate or misleading information
that the Credit Union reserves the righ seize the security pledged for this loar	nt at any time during the term of th	e loan to immediately demand	d from me full repayment of the loan amount or to
Manda de la constanta de la co			
Member (name & signature)	Date	Witne	ess (name & signature)

JPS & Partners Co-operative Credit Union Ltd.

LOAN AGREEMENT

FOR VALUE RECEIVE	D		as principal		
and	as co-makers (waiving				
rights of demand and no	otice) jointly and	severally promise to pay to t	the JPS & PARTNERS CO-OP CREDIT UNION LTD		
or order the sum of					
			(\$		
as follows:-					
			d in or within		
		_from date. Interest to be at	% per month on the unpaid balance due and		
payable monthly.					
immediately due and payable without giving at least six me	e on demand. This leads that the contract of t	oan shall also become due and paya es to be a member.	ne Board of Directors, the entire balance of this loan shall become able when the borrower becomes bankrupt or leave Jamaica		
Union, for failure to comply	with the terms and o	conditions of this loan together with	y all fines imposed in accordance with the rules of the Credit h all costs or expenses incurred in the collection of any sum due; itor for collections, to pay all solicitor's cost incurred.		
3. Breakdown of Loan: Bo Principal:	rrower will pay:	_			
Interest rate:	\$	_ (p.a. on the reduced balanced ac	crued daily)		
Processing fee:	\$	_(1% of loan amount plus GCT)			
Monthly payments	: \$	_(inclusive of interest)			
4. Repayment: Borrower w of interest) on the last working	ill repay the amounting day of each mont	t of this note inequal uninte th starting on theday of _	errupted monthly installments of \$ (inclusive, 20, and ending on, 20		
5. Prepayment: Borrower l	as the right to prepa	ay the whole outstanding amount at	t any time without penalty.		
6. Late Charge: Any install & interest).	lment not paid accor	rding to item 4 above shall be subje	ect to a late charge of 5% of the monthly loan payment (principa		
liquidate the facility (princip	al, interest & charge	es) from any deposit or security Bor	above for payment date), the Lender will have the right to rrower has with this lender without notice to him/her. If the y the entire loan plus any charges due.		
Agreed To:		·	-		
Member (name	& signature)		Witness (name & signature)		
Co-maker (name	& signature)		Witness (name & signature)		
Co-maker (name	& signature)		Witness (name & signature)		
. Co-maker (name	e & signature)		Witness (name & signature)		