



UNIQUE UNILAG STAFF COOPERATIVE MULTIPURPOSE AND CREDIT SOCIETY

APPLICATION FORM FOR THE PURCHASE OF EQUIPMENT

NAME: _____
DEPARTMENT: _____
EXTENSION: _____
Date of Appointment: _____ Date of Birth: _____
Home Address: _____
TEL/GSM NO: _____
ACADEMIC/SENIOR/JUNIOR: _____
PASSBOOK NO: _____ STAFF NO: _____
SALARY PER MONTH: _____ NET SALARY PER MONTH _____
DESIRED EQUIPMENT: _____
PRICE EQUIPMENT: _____
MONTHLY INSTALLMENT: _____
SPOUSE NAME: _____
ADDRESS/ TEL NO: _____

SIGNATURE OF APPLICANT WITH SEAL

RECOMMENDATION OF THE COMMITTEE

Application approved _____ Application not approved _____

Reasons/comments for rejection _____

Committee Chairmans Sign

Committee Secretarys Sign



UNIQUE UNILAG STAFF COOPERATIVE MULTIPURPOSE AND CREDIT SOCIETY

LOAN BOND

AGREEMENT made this _____ day of _____ 20 _____. Between the **UNIQUE UNILAG STAFF COOPERATIVE MULTIPURPOSE SOCIETY** with its registered office at the HRDC Building, University of Lagos (hereinafter called the lender) of the one part and _____ of _____ (Hereinafter called the Borrower) of the other part. WHEREAS agreed to lend/him/her upon having the repayment thereof together with interest thereon secured in the manner hereafter appearing.

NOW THIS AGREEMENT WITHNETH as follows:

1. In pursuance of the said Agreement and in consideration of the sum of N_____ now paid by the **UNIQUE UNILAG STAFF COOPERATIVE MULTIPURPOSE SOCIETY** to the Borrower (receipt whereof the borrower hereby acknowledges) the borrower covenant with the lender as follows:
 - A. The Borrower shall repay the sum of N _____ from the date thereof over a period of _____ months in equal and consecutive monthly installments of N _____. The first installment being due on the _____ day of _____, 20_____
 - B. During the continuance of this agreement, the borrower will pay by cash regularly each month or ensure deduction from his monthly salaries the sum of # _____ to be paid over to the society, the whole outstanding principal and interest shall become payable forthwith by the Borrower.
2. If the borrower is expelled from membership of the society, the whole outstanding principal and interest shall become payable forthwith by the borrower.
3. The Borrower may terminate this agreement at any time by paying to the Society the amount of principal and interest outstanding on respect of the above loan.
4. Where the Borrower falls to pay the outstanding balance on the loan before leaving the University Service, the two guarantor shall automatically become liable and shall be called upon to pay the outstanding amount forthwith.
5. No Negligence, delay or indulgence on the part of the society in enforcing any of the terms or condition of this agreement shall prejudice the strict enforcement of the provision in regard to the recovery of the Loan.

1st Guarantor's Signature

Borrower's Signature

2nd Guarantor's Signature



UNIQUE UNILAG STAFF COOPERATIVE MULTIPURPOSE AND CREDIT SOCIETY

GUARANTOR'S FORM 1

Date: _____

The General Secretary,
Unique Unilag Staff Cooperative Multipurpose & Credit Society
Ground Floor, Room 001, HRDC Building, by 2nd Gate,
University of Lagos,
Akoka.

BOND FOR REPAYMENT OF LOAN

Having carefully read the executive provisions of Section 23(vi) and (x) of our Bye-Laws which state thus:

23 (vi) Every borrower shall execute a bond and shall furnish three sureties who must be members of the society and shall execute the guarantors forms accordingly.

23 (x) A member's commitment as surety shall not, when taken together with his own existing borrowing. Exceed His maximum credit loan.

As a nominated Guarantor for _____ of
(State Name and Designation of Borrower)

_____ who is
bonded to the UNIQUE UNILAG STAFF COOPERATIVE MULTIPURPOSE & CREDIT SOCIETY, I wish to
undertake as follows:

1. I shall be bond unto the UNIQUE UNILAG STAFF COOPERATIVE MULTIPURPOSE & CREDIT SOCIETY in the sum of money value _____N_____ and be bond myself, heirs, executors, administrations and assigns.
2. In the event of a breach of any or all the conditions stipulated in the Loan Agreement by the BORROWER, this bond shall apply in full force.
3. I declare my full particulars as follows:
 - (a) Full Name: _____
 - (b) Membership No: _____ Passbook Savings Balance: _____
 - (c) Office Address: _____
 - (d) Home Address: _____
 - (e) GSM NO/UNILAG Ext: _____
 - (f) Date of First Appointment in the University: _____
 - (g) Year of Retirement: _____ Date of Birth: _____
 - (h) Amount of Outstanding Loan/Date Taken: _____
 - (i) (a) Spouse's Name: _____
(b) Address/Phone Nos: _____

Signature of Guarantor with Seal



UNIQUE UNILAG STAFF COOPERATIVE MULTIPURPOSE AND CREDIT SOCIETY

GUARANTOR'S FORM

Date:_____

The General Secretary,
Unique Unilag Staff Cooperative Multipurpose & Credit Society
Ground Floor, Room 001, HRDC Building, by 2nd Gate,
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bonded to the UNIQUE UNILAG STAFF COOPERATIVE MULTIPURPOSE & CREDIT SOCIETY, I wish to
undertake as follows:

4. I shall be bond unto the UNIQUE UNILAG STAFF COOPERATIVE MULTIPURPOSE & CREDIT SOCIETY in the sum of money value _____N_____ and be bond myself, heirs, executors, administrations and assigns.
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 - (n) GSM NO/UNILAG Ext:_____
 - (o) Date of First Appointment in the University:_____
 - (p) Year of Retirement:_____ Date of Birth: _____
 - (q) Amount of Outstanding Loan/Date Taken:_____
 - (r) (a) Spouse's Name:_____
 - (b) Address/Phone Nos:_____

Signature of Guarantor with Seal

AUTHORITY FOR DEDUCTION FROM PAY, GRATUITY OR OTHER RETIREMENT
BENEFITS IN THE EVENT OF DEATH OTHERWISE

A. In consideration of Loan N _____ from the UNIQUE UNILAG STAFF COOPERATIVE MULTIPURPOSE AND CREDIT SOCIETY which loan I agree to repay together with interest at the rate of N _____ for a period of _____ months commencing from _____ and ending _____.

B. In furtherance to paragraph (a) above, it is hereby certified that I, Prof./Dr./Mr./Mrs./Miss? _____ an employee of the University of Lagos member of the aforesaid society hereby declare and say as follows:

That in the vent of my death/transfer/resignation etc from the University of Lagos before the said loan is liquidated the total outstanding balance in respect of the Loan should become due and payable and should be deducted by the University of Lagos for the Society from my last past/gratuity/retirement benefits/other credits due to me from the University of Lagos and credited to the loan balance or any part thereof.

In furtherance to paragraph (b) above, it is hereby certified that I, Prof./Dr./Mr./Mrs./Miss. _____ to UNIQUE UNILAG STAFF COOPERATIVE MULTIPURPOSE AND CREDIT SOCIETY as scheduled below since no other source is available from which the recovery can be made. It is recommended that approval of the Trustee of the Fund should be sought to recover the amount from my pensions. Death benefits etc.

If I die, resign or retire as the case may be from the University of Lagos before full liquidation of my loan balance, the Society is hereby authorized, nothing in my capacity and in good faith, to fill in paragraph C above with my outstanding debt and submit the form to the University for settlement of the debt from my benefits in the University.

I _____ signed, sealed and delivered this certificate on this _____ day of _____ 20 _____ in the belief that I have read and understood the contents of the agreement.

BORROWER

Full Name: _____ Signature: _____

Rank: _____ Department: _____

SOCIETY'S OFFICERS

President Name: _____ Secretary Name: _____

Signature: _____ Signature: _____

Date: _____ Date: _____