

## JY3 Micro Credit Ltd

#### LOAN APPLICATION FORM AND GUARANTOR INFORMATION

# APPLICANT DETAILS FIRST NAME MIDDLE NAME \_\_\_\_\_ 1 SURNAME\_\_\_\_\_\_TWEDEBUD ADDRESS HOUSE NUMBER HN 57/21, IFTEREM NOTE: Please indicate your residential address and a visible landmark OPPOSITE "MY BET" OFFICE RESIDENCE: \_\_\_\_OWNING \_\_\_\_ RENTAL \_\_\_\_\_ MORTGAGE. NUMBER OF YEARS AT THIS ADDRESS: \_\_\_\_\_ YEARS \_\_\_\_ MONTHS SPOUSE NAME EKOW MYARKO 0244721068 PHONE NUMBERS \_\_\_\_\_ EMAIL ADDRESS NUMBER OF DEPENDENTS 2 NUMBER OF CHILDREN 2 P.O.B 19/07/1972 IDENTIFICATION ID TYPE: \_\_VOTER \_\_D. LIC \_\_ NHIS \_\_PASSPORT ✓ NATIONAL ID NUMBER CHA-720325291-3 PLACE OF ISSUE ELMMA DATE OF ISSUE 44 02 2020 EXPIRY DATE 12/02/ 2030



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EMPLOYMENT DETAI	LS			
EMPLOYER'S NAME _				
SELF EMPLOYED: BUS	INESS TYPE AND	DETAILS		
Quo	Y A SOFT DA	RINK SHOP		
BUSINESS LOCATION	/ADDRESS <u>oppo</u>	SITE MY BET O	P Prus	
NOTE: Indication location address and visible landmark				
YEARS IN THIS BUSINESS 20 POSITION OWNER				
WEEKLY INCOME CONT 900 DAILY INCOME CONT 150				
LOAN HISTORY  PREVIOUS AMOUNT ORT	AINIED ED OM IV3	( old 100 D	DATE 01 2 3 / 201 7	
PREVIOUS AMOUNT OBTAINED FROM JY3 DATE_01 23 \( \frac{2023}{2023} \)  LOANS OBTAINED FROM OTHER SOURCES				
CURRENT WORKING CAPITAL CHE 2,000  LOAN AMOUNT BEING REQUESTED NOW CHE 1000				
REASONS FOR THE LOAN FOR BUILDESS				
responds for the Boy				
BI-WEEKLY PAYMENTS		MONTHLY PAYMEN	TTS	
COLLATERAL				
WHAT ASSETS ARE YO	OU USING AS A S	SECURITY FOR THIS LO	DAN?	
<u>ITEMS</u>	<u>VALUE</u>	<b>LOCATION</b>	DATE ACQUIRED	
LAND				
BUILDING				
EOUIPMENT/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 LOIN DEFAULT IN MY INSTALLMENT REPAYMENT AFTER MY BI-W	
MONTHLY DUE DATE.	
THE PROVISIONS IN THIS DOCUMENT HAVE BEEN CLEARLY EX	PLAINED TO ME
(ADWOA TWENG BOA ) IN THE FANTE THAT I FLUENTLY SPEAK AND UNDERSTAND. AND HAVE UND TERMS OF THIS CONTRACT. I THEREFORE APPEND MY MARKAND CONDITIONS AS STATED IN THEREOF.	ERSTOOD THE K TO THE TERMS
APPLICANT SIGNATURE /TUMB PRINT DATE	E 05 /05 /2023
GUARANTOR	
I EMMANUEL ICRAH HEREBY GUARA	ANTEE A LOAN OF
NAME OF BORROWER) ADWOOD TWENE 800	
WHOM I AM RELATED AS FRIEND.	
AGE 37 TELL: 024 285 3338 GUARANTOR'S WORK FA	BRICATUR
I EMMANUEL KRAH SOLEMNLY PLEDGE TO BE I	LIABLE FOR ALL
PAYMENTS, LOAN PRINCIPAL, INTEREST, DEFAULT CHARGES A	ND OTHER
COLLECTION COSTS. WHEN THIS LOAN IS IN DEFAULT, ALL LE BE ENFORCED TO COLLECT THE SAID AMOUNT PLUS ALL OTH	
I CONSENT TO THE TERMS AND CONDITIONS OF THIS LOAN. I MYSELF AVAILABLE WHEN NEEDED FOR IDENTIFICATION AND	
SIGNATURE / THUMBPRINT	
D.D.B 08 107/1985	
	Passport Photo

#### **LOAN LIABILITY AGREEMENT FORM**

GUARANTORS SIGNATURE and THUMB

I. ALWOA TWENE BOA 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 a loan is in default, our clients 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 EMMONUS C. CLAID do hereby agree that I am serving as the interpreter for ANNO TWOMEBOO and EMMONUS C KROH
(Borrower) (Guarantor)
Clients of MJY3 concerning this loan agreement in the
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 <b>and</b> thumb print ( <b>Required</b> )