

Recommended by Grace Inuom.



JY3 Micro Credit Ltd

LOAN APPLICATION FORM AND GUARANTOR INFORMATION

APPLICANT DETAILS

1 FIRST NAME SALAMATU MIDDLE NAME _____

SURNAME SULEY

ADDRESS _____

HOUSE NUMBER HH 74/21, TETEREM

NOTE: Please indicate your residential address and a visible landmark

BEHIND HEALTH INSURANCE, TETEREM

RESIDENCE: ☒ OWNING ☐ RENTAL ☐ MORTGAGE

NUMBER OF YEARS AT THIS ADDRESS: 9 YEARS ☐ MONTHS

SPOUSE NAME EMMANUEL AMPAABING 0242103658

PHONE NUMBERS 0547 773656

EMAIL ADDRESS _____

NUMBER OF DEPENDENTS 2 NUMBER OF CHILDREN 2

No. B 05/03/1997

IDENTIFICATION

ID TYPE: ☐ VOTER ☐ D. LIC ☐ NHIS ☐ PASSPORT ☒ NATIONAL

ID NUMBER GH-00499777-2 PLACE OF ISSUE ELMINA

DATE OF ISSUE 31/01/2020 EXPIRY DATE 30/01/2030

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

EMPLOYER'S NAME _____

SELF EMPLOYED: BUSINESS TYPE AND DETAILS

_____ HAIR DRESSER SALON _____

BUSINESS LOCATION/ADDRESS BEHIND ELMINA POLICE STATION.

NOTE: Indication location address and visible landmark

YEARS IN THIS BUSINESS 5 POSITION OWNERWEEKLY INCOME GHS 150 DAILY INCOME GHS 150**LOAN HISTORY**

PREVIOUS AMOUNT OBTAINED FROM JY3 _____ DATE _____

LOANS OBTAINED FROM OTHER SOURCES _____

CURRENT WORKING CAPITAL GHS 3500LOAN AMOUNT BEING REQUESTED NOW GHS 1000REASONS FOR THE LOAN TO BUY HAIR FOR HER BUSINESS

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

LOAN APPLICATION FORM AND GUARANTOR INFORMATION**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 (SALAMATY SULLEY) IN THE FRANCIS 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 Sata DATE 13/15/23**GUARANTOR**

I PAULINA AGAREY HEREBY GUARANTEE A LOAN OF ONE THOUSAND GHANA Cedis BEING GRANTED TO (FULL NAME OF BORROWER) SALAMATY SULLEY

WHOM I AM RELATED AS FRIENDAGE 32 TELL: 0551282388 GUARANTOR'S WORK SWAP RETAILER / HAIR DRESSER

I PAULINA AGAREY 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.D. B 05/05/1991HN 174/1, OLD POST OFFICE

Passport Photo

LOAN LIABILITY AGREEMENT FORM

I SAAMATU SULEY 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 in 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 N/A do hereby agree that I am serving as the interpreter for and.....

(Borrower)

(Guarantor)

Clients of MJY3 concerning this loan agreement in thelanguage 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)..... N/A

Client signature and thumb print (Required)..... Sata 

Guarantor signature and thumb print (Required)..... [Signature] 