

Recommended by Joseph Bernard Eshun.



**JY3 Micro Credit Ltd**

**LOAN APPLICATION FORM AND GUARANTOR INFORMATION**

**APPLICANT DETAILS**

1 FIRST NAME ROSEMARY MIDDLE NAME \_\_\_\_\_

SURNAME PRAH

ADDRESS \_\_\_\_\_

HOUSE NUMBER HA 9/4, CHAPEL SQUARE

NOTE: Please indicate your residential address and a visible landmark

OPPOSITE RITA KODMON DRUGSTORE, CHAPEL SQUARE

RESIDENCE: ☒ OWNING ☐ RENTAL ☐ MORTGAGE

NUMBER OF YEARS AT THIS ADDRESS: \_\_\_\_\_ YEARS \_\_\_\_\_ MONTHS

SPOUSE NAME \_\_\_\_\_

PHONE NUMBERS 0256539149

EMAIL ADDRESS \_\_\_\_\_

NUMBER OF DEPENDENTS 4 NUMBER OF CHILDREN 4

D.O.B 17/07/1977

**IDENTIFICATION**

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

ID NUMBER CHA 7190062777 PLACE OF ISSUE ELMINA

DATE OF ISSUE 30/01/2020 EXPIRY DATE 29/01/2030



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**EMPLOYMENT DETAILS**

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

SELF EMPLOYED: BUSINESS TYPE AND DETAILS

Food Vendor

BUSINESS LOCATION/ADDRESS ELXINA FISHERIES

NOTE: Indication location address and visible landmark

YEARS IN THIS BUSINESS 10 POSITION OWNER

WEEKLY INCOME CHF 1500 DAILY INCOME CHF 300

**LOAN HISTORY**

PREVIOUS AMOUNT OBTAINED FROM JY3 - DATE -

LOANS OBTAINED FROM OTHER SOURCES -

CURRENT WORKING CAPITAL CHF 2,500

LOAN AMOUNT BEING REQUESTED NOW CHF 1000

REASONS FOR THE LOAN 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>
LAND			
BUILDING			
EQUIPMENT/TOOLS			





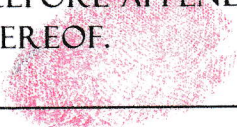
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**CONDITIONAL CLAUSE FOR PAYMENT DEFAULTER**

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 (ROSEMARY PRAH) 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 22/4/2023

**GUARANTOR**

I JOHN YANKEN HEREBY GUARANTEE A LOAN OF ONE THOUSAND GHANA CEDIS BEING GRANTED TO (FULL NAME OF BORROWER) ROSEMARY PRAH

WHOM I AM RELATED AS FRIEND / NEIGHBOUR

AGE 51 TELL: 0256304605 GUARANTOR'S WORK FISHERMAN

I JOHN YANKEN 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 07/02/1972.

Passport Photo



**LOAN LIABILITY AGREEMENT FORM**

I, ROSEMARY PRAH ..... 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, JESSICA ESTHUN ..... do hereby agree that I am serving as the interpreter for ROSEMARY PRAH ..... and JOHN FARKEN .....

(Borrower)

(Guarantor)

Clients of MJY3 concerning this loan agreement in the FAISIE ..... 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).....