

Recommended by ERMENTHA MENSAH

weekly payer



JY3 Micro Credit Ltd

LOAN APPLICATION FORM AND GUARANTOR INFORMATION

APPLICANT DETAILS

1 FIRST NAME JULIANA MIDDLE NAME _____

SURNAME BEDU - ANSAH

ADDRESS _____

HOUSE NUMBER HA 29/5, BANTUMA

NOTE: Please indicate your residential address and a visible landmark

OPPOSITE BANTUMA CHIEF PALACE

RESIDENCE: ☒ OWNING _____ RENTAL _____ MORTGAGE _____

NUMBER OF YEARS AT THIS ADDRESS: 10 YEARS _____ MONTHS

SPOUSE NAME SAMUEL EVANS AKOM 0240905677

PHONE NUMBERS 0249632619

EMAIL ADDRESS _____

NUMBER OF DEPENDENTS 2 NUMBER OF CHILDREN 2

D.O B 16/09/1988

IDENTIFICATION

ID TYPE: __VOTER __D. LIC __NHIS __PASSPORT ☒ NATIONAL

ID NUMBER HA-719673575-0 PLACE OF ISSUE BANTUMA - Elmina

DATE OF ISSUE 07/02/2020 EXPIRY DATE 06/02/2030



LOAN APPLICATION FORM AND GUARANTOR INFORMATION

EMPLOYMENT DETAILS

EMPLOYER'S NAME GES

SELF EMPLOYED: BUSINESS TYPE AND DETAILS

PROD: LIQUID SOAP PRODUCTION AND BABIES FOOD

BUSINESS LOCATION/ADDRESS OPPOSITE BANTUMA CHIEF PALACE

NOTE: Indication location address and visible landmark

YEARS IN THIS BUSINESS 1 POSITION OWNER

WEEKLY INCOME GHS 400 DAILY INCOME GHS 100

LOAN HISTORY

PREVIOUS AMOUNT OBTAINED FROM JY3 — DATE —

LOANS OBTAINED FROM OTHER SOURCES —

CURRENT WORKING CAPITAL GHS 2,000

LOAN AMOUNT BEING REQUESTED NOW GHS 1000

REASONS FOR THE LOAN FOR 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



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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 (JULIANA BEDU-ANSAH) 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 28/04/2020

GUARANTOR

I JOANA ARTHUR HEREBY GUARANTEE A LOAN OF ONE THOUSAND GHANA CEDI BEING GRANTED TO (FULL NAME OF BORROWER) JULIANA BEDU-ANSAH

WHOM I AM RELATED AS CHURCH MEMBER (ROYAL FAITH CHURCH ANKRA)

AGE 29 TELL: 0559888951 GUARANTOR'S WORK SELL SECOND HAND CLOTHING

I JOANA ARTHUR 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  ATP

D.O.B 0559888951 5/05/1993

Passport Photo

LOAN LIABILITY AGREEMENT FORM

I, Juliana Bedu-Ansah 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 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, Juliana Bedu-Ansah do hereby agree that I am serving as the interpreter for Juliana Bedu-Ansah and Joana Arthur

(Borrower)

(Guarantor)

Fantse language

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

