



**LOAN APPLICATION FORM AND GUARANTOR INFORMATION**

**APPLICANT DETAILS**

1 FIRST NAME ADJOA MIDDLE NAME \_\_\_\_\_

SURNAME MAANAN

ADDRESS \_\_\_\_\_

HOUSE NUMBER 77/ATO QUARSHIE STREET

NOTE: Please indicate your residential address and a visible landmark

PUBLIC PIPE

RESIDENCE: \_\_\_\_\_ OWNING ☒ RENTAL \_\_\_\_\_ MORTGAGE

NUMBER OF YEARS AT THIS ADDRESS: 16 YEARS \_\_\_\_\_ MONTHS

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

PHONE NUMBERS 0245727236

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

NUMBER OF DEPENDENTS 8 NUMBER OF CHILDREN 8

DOB 13/08/1969

**IDENTIFICATION**

ID TYPE: \_\_VOTER \_\_D. LIC \_\_NHIS \_\_PASSPORT ☒ NATIONAL

ID NUMBER GA719765865 PLACE OF ISSUE ELMINA

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



LOAN APPLICATION FORM AND GUARANTOR INFORMATION

EMPLOYMENT DETAILS

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

SELF EMPLOYED: BUSINESS TYPE AND DETAILS

FOOD VENDOR

BUSINESS LOCATION/ADDRESS TARKWA PIPE HOUSE

NOTE: Indication location address and visible landmark

YEARS IN THIS BUSINESS 40 POSITION OWNER

WEEKLY INCOME GHS 1000 DAILY INCOME GHS 150

LOAN HISTORY

PREVIOUS AMOUNT OBTAINED FROM JY3 GHS 1500 DATE 21/02/2023

LOANS OBTAINED FROM OTHER SOURCES \_\_\_\_\_

CURRENT WORKING CAPITAL GHS 2,000

LOAN AMOUNT BEING REQUESTED NOW GHS 3,000

REASONS FOR THE LOAN BUSINESS

BI-WEEKLY PAYMENTS \_\_\_\_\_ MONTHLY PAYMENTS \_\_\_\_\_

COLLATERAL

WHAT ASSETS ARE YOU USING AS A SECURITY FOR THIS LOAN?

ITEMS

VALUE

LOCATION

DATE ACQUIRED

LAND

BUILDING

EQUIPMENT/TOOLS





**JY3 Micro Credit Ltd**

**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 (ADJOA MAANAN) 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 [Signature] DATE 16/08/23

**GUARANTOR**

I JOSEPH CHARLES BOTTAM HEREBY GUARANTEE A LOAN OF THREE THOUSAND GHANA Cedis BEING GRANTED TO (FULL NAME OF BORROWER) ADJOA MAANAN

WHOM I AM RELATED AS AUNT

AGE 37 TELL: 0594194779 GUARANTOR'S WORK MASON

I JOSEPH CHARLES BOTTAM 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 [Signature]

DOB 16/01/1986

Passport Photo



**LOAN LIABILITY AGREEMENT FORM**

I, ADIDA MAANAN..... 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**


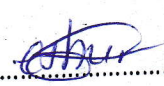
I, JESSICA ESTHER..... do hereby agree that I am serving as the interpreter for ADIDA MAANAN..... and JOSEPH CHARLES ZOHAM.....

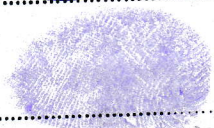
(Borrower)

(Guarantor)

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