



LOAN APPLICATION FORM AND GUARANTOR INFORMATION

APPLICANT DETAILS

1 FIRST NAME VERONICA MIDDLE NAME _____
SURNAME SARTW.
ADDRESS _____
HOUSE NUMBER 20/13 LIME STREET
NOTE: Please indicate your residential address and a visible landmark
ABRADA HOUSE
RESIDENCE: ☒ OWNING ☐ RENTAL ☐ MORTGAGE
NUMBER OF YEARS AT THIS ADDRESS: 3 YEARS MONTHS
SPOUSE NAME JONET MENSAH
PHONE NUMBERS 0249214044
EMAIL ADDRESS _____
NUMBER OF DEPENDENTS 1 NUMBER OF CHILDREN 5
DOB 02/07/1962

IDENTIFICATION

ID TYPE: ☐ VOTER ☐ D. LIC ☐ NHIS ☐ PASSPORT ☒ NATIONAL
ID NUMBER AA7965255-1 PLACE OF ISSUE ELMATA
DATE OF ISSUE 07/02/2020 EXPIRY DATE 06/02/2020



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EMPLOYMENT DETAILS

EMPLOYER'S NAME _____

SELF EMPLOYED: BUSINESS TYPE AND DETAILS

CLOTHING TRADER

BUSINESS LOCATION/ADDRESS _____

NEW MARKET

NOTE: Indication location address and visible landmark

YEARS IN THIS BUSINESS 30 POSITION OWNER

WEEKLY INCOME GHS 2000

DAILY INCOME GHS 30000

LOAN HISTORY

PREVIOUS AMOUNT OBTAINED FROM JY3 _____

GHS 2500

DATE 21/03/23

LOANS OBTAINED FROM OTHER SOURCES _____

CURRENT WORKING CAPITAL _____

GHS 4000

LOAN AMOUNT BEING REQUESTED NOW _____

GHS 3000

REASONS FOR THE LOAN _____

BUSINESS EXPANSION

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

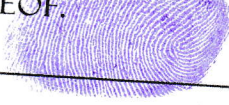
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CONDITIONAL CLAUSE FOR PAYMENT DEFAULTER

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 (VERONICA BARTOL) 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 13/07/23

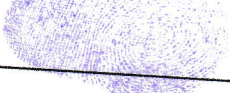
GUARANTOR

I HANNAH DUKU HEREBY GUARANTEE A LOAN OF TAREE TIDWAND CHANA CEWS BEING GRANTED TO (FULL NAME OF BORROWER) VERONICA BARTOL WHOM I AM RELATED AS COWIN

AGE 45 TELL: 0599534933 GUARANTOR'S WORK FISH MONGER I HANNAH DUKU 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 

Passport Photo

LOAN LIABILITY AGREEMENT FORM

I, VERONICA BARTLEY..... 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 ESTUN..... do hereby agree that I am serving as the interpreter for VERONICA BARTLEY..... and HANNAH DUKU.....


(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).....