Reccommended by FAUSTINA EDUAM

JY3 Micro Credit Ltd

LOAN APPLICATION FORM AND GUARANTOR INFORMATION

APPLICANT DETAILS

1   FIRST NAME THERESA   MIDDLE NAME ESI

SURNAME   MILLS

ADDRESS

HOUSE NUMBER HH 4A/1, EGYA ESAW STREET,

NOTE: Please indicate your residential address and a visible landmark

BEHIND ELMINA POLICE STATION.

RESIDENCE: ✓ OWNING ____ RENTAL _____ MORTGAGE.

NUMBER OF YEARS AT THIS ADDRESS: 10 YEARS _____ MONTHS

SPOUSE NAME FRANCES ESSUAH 0242557205

PHONE NUMBERS 0547722971

EMAIL ADDRESS

NUMBER OF DEPENDENTS 2   NUMBER OF CHILDREN 2

D.o.B 08/11/1987

IDENTIFICATION

ID TYPE: __VOTER __D. LIC __ NHIS __PASSPORT ✓ NATIONAL

ID NUMBER GHA-718793839-1 PLACE OF ISSUE ELMINA

DATE OF ISSUE 27/01/2020 EXPIRY DATE 26/01/2030

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EMPLOYMENT DETAILS

EMPLOYER'S NAME _____

SELF EMPLOYED: BUSINESS TYPE AND DETAILS

_____ FOOD VENDOR _____

_____

_____

BUSINESS LOCATION/ADDRESS___ INFRONT OF ELMINA POLICE STATION

NOTE: Indication location address and visible landmark

YEARS IN THIS BUSINESS __8__ POSITION_____ OWNER _____

WEEKLY INCOME_____ GH¢ 1500 _____ DAILY INCOME ___ GH¢ 250 ___

LOAN HISTORY

PREVIOUS AMOUNT OBTAINED FROM JY3 _____ — _____ DATE___ — ___

LOANS OBTAINED FROM OTHER SOURCES _____ — _____

CURRENT WORKING CAPITAL _____ GH¢ 3,000 _____

LOAN AMOUNT BEING REQUESTED NOW _____ GH¢ 1000 _____

REASONS FOR THE LOAN_____ FOOD BSWINESS _____

_____

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			

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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 (___THERESA ESI MILLS___) 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 ___08/06/2023___

GUARANTOR

I ___JASMINE SORTON-MENSAH___ HEREBY GUARANTEE A LOAN OF ___ONE THOUSAND GHANA CEDIS ONLY___ BEING GRANTED TO (FULL NAME OF BORROWER) ___THERESA ESI MILLS___.

WHOM I AM RELATED AS ___FRIEND___.

AGE _36_ TELL: ___0547505714___ GUARANTOR'S WORK ___TEACHING___

I ___JASMINE SORTON-MENSAH___ 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)*___

D.O.B 20TH DECEMBER, 1986

HN

Passport Photo

LOAN LIABILITY AGREEMENT FORM

I..THERESA... ESI... MILLS................ 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 ....N/A............................... do hereby agree that I am serving as the interpreter for ....and...

      (Borrower)   (Guarantor)

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

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

Guarantor signature **and** thumb print (**Required**)..