

recommended by Rebecca mensah



JY3 Micro Credit Ltd

LOAN APPLICATION FORM AND GUARANTOR INFORMATION

APPLICANT DETAILS

1 FIRST NAME EFUA MIDDLE NAME _____

SURNAME MENSIWAH

ADDRESS _____

HOUSE NUMBER 78/1 AKINE

NOTE: Please indicate your residential address and a visible landmark

OPPOSITE TOTAL LIFE

RESIDENCE: _____ OWNING ☒ RENTAL _____ MORTGAGE

NUMBER OF YEARS AT THIS ADDRESS: 30 YEARS _____ MONTHS

SPOUSE NAME MENSAH ASHTEY -

PHONE NUMBERS 0247297885

EMAIL ADDRESS _____

NUMBER OF DEPENDENTS - NUMBER OF CHILDREN 6

D.O.B 28/04/1961

IDENTIFICATION

ID TYPE: __VOTER __D. LIC __NHIS __PASSPORT ☒ NATIONAL

ID NUMBER ATA-719023351-3 PLACE OF ISSUE ANGLIAN COURT

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

**LOAN APPLICATION FORM AND GUARANTOR INFORMATION****EMPLOYMENT DETAILS**

EMPLOYER'S NAME _____

SELF EMPLOYED: BUSINESS TYPE AND DETAILS

PROVISION STOREBUSINESS LOCATION/ADDRESS ADJUNE OPPOSITE TOTAL LIFE

NOTE: Indication location address and visible landmark

YEARS IN THIS BUSINESS 3 POSITION OWNERWEEKLY INCOME amt 700 DAILY INCOME amt 100**LOAN HISTORY**

PREVIOUS AMOUNT OBTAINED FROM JY3 _____ DATE _____

LOANS OBTAINED FROM OTHER SOURCES _____

CURRENT WORKING CAPITAL amt 2,000LOAN AMOUNT BEING REQUESTED NOW amt 1,000

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>
--------------	--------------	-----------------	----------------------

LAND

BUILDING

EQUIPMENT/TOOLS



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 (Efua BOENSIWAH) 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 07/11/2023

GUARANTOR

I MARY ACKON HEREBY GUARANTEE A LOAN OF GHS 1,000 BEING GRANTED TO (FULL NAME OF BORROWER) MARY ACKON

WHOM I AM RELATED AS NEIGHBOR

AGE 26 TELL: 0249642497 GUARANTOR'S WORK FISHMONGER

I MARY ACKON 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 28/03/1997

Passport Photo

LOAN LIABILITY AGREEMENT FORM

I EFUA MENSIKATT
MARY ACKON 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

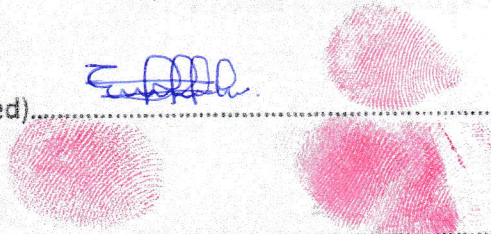
I MARY ACKON do hereby agree that I am serving as the interpreter for EFUA MENSIKATT and MARY ACKON

(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).....
