



LOAN APPLICATION FORM AND GUARANTOR INFORMATION

APPLICANT DETAILS

1 FIRST NAME ALICE MIDDLE NAME _____
SURNAME EDMONDSON
ADDRESS _____
HOUSE NUMBER HN74/4, AATA ADUA
NOTE: Please indicate your residential address and a visible landmark
OPPOSITE BANANA PRUN STORE
RESIDENCE: ____ OWNING ☒ RENTAL ____ MORTGAGE ____
NUMBER OF YEARS AT THIS ADDRESS: 40 YEARS ____ MONTHS
SPOUSE NAME ALEX SMITH 0551601721
PHONE NUMBERS 0247800646
EMAIL ADDRESS _____
NUMBER OF DEPENDENTS 2 NUMBER OF CHILDREN 4
DOB 06/03/1961

IDENTIFICATION

ID TYPE: __VOTER __D. LIC __NHIS __PASSPORT ☒ NATIONAL
ID NUMBER 24-719654937-7 PLACE OF ISSUE ELMINA
DATE OF ISSUE 07/02/2020 EXPIRY DATE 06/02/2030



JY3 Micro Credit Ltd

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EMPLOYMENT DETAILS

EMPLOYER'S NAME _____

SELF EMPLOYED: BUSINESS TYPE AND DETAILS

SELL SECOND HAND WAREHOUSES

BUSINESS LOCATION/ADDRESS _____

NEW MARKET

NOTE: Indication location address and visible landmark

YEARS IN THIS BUSINESS 15 POSITION _____

OWNER

WEEKLY INCOME _____

GHS 1500

DAILY INCOME _____

GHS 250

LOAN HISTORY

PREVIOUS AMOUNT OBTAINED FROM JY3 _____

GHS 1000

DATE _____

27/07/23

LOANS OBTAINED FROM OTHER SOURCES _____

CURRENT WORKING CAPITAL _____

GHS 7500

LOAN AMOUNT BEING REQUESTED NOW _____

GHS 2,000

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



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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 (ALICE EDMONSON) IN THE FANTIE 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 09/10/2023

GUARANTOR

I KWAME AGITAS NITIA HEREBY GUARANTEE A LOAN OF ONE TWO THOUSAND GHANA CEDI BEING GRANTED TO (FULL NAME OF BORROWER) ALICE EDMONSON

WHOM I AM RELATED AS AUNTIE

AGE 31 TELL: 0544506539 GUARANTOR'S WORK FISHERMAN

I KWAME NITIA 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 1982 07/03/1992

Passport Photo

LOAN LIABILITY AGREEMENT FORM

I Alice Edmonson..... 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 Jessica Estun..... do hereby agree that I am serving as the interpreter for Alice Edmonson..... and Kwame Ntifa.....

(Borrower)

(Guarantor)

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

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

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