



LOAN APPLICATION FORM AND GUARANTOR INFORMATION

APPLICANT DETAILS

1 FIRST NAME REGINA MIDDLE NAME _____
SURNAME AMISAH
ADDRESS _____
HOUSE NUMBER HN 120 BANKANDI STREET
NOTE: Please indicate your residential address and a visible landmark
MAANOMA SPOT
RESIDENCE: ☒ OWNING ☐ RENTAL ☐ MORTGAGE
NUMBER OF YEARS AT THIS ADDRESS: 40 YEARS ☐ MONTHS
SPOUSE NAME —
PHONE NUMBERS 0557694132
EMAIL ADDRESS _____
NUMBER OF DEPENDENTS 3 NUMBER OF CHILDREN 3
DOB 08/06/1974

IDENTIFICATION

ID TYPE: ☐ VOTER ☐ D. LIC ☐ NHIS ☐ PASSPORT ☒ NATIONAL
ID NUMBER GH-7207160039-9 PLACE OF ISSUE ELMINA
DATE OF ISSUE 18/02/2020 EXPIRY DATE 17/02/2030



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EMPLOYMENT DETAILS

EMPLOYER'S NAME _____

SELF EMPLOYED: BUSINESS TYPE AND DETAILS

_____ FOOD VENDOR _____

BUSINESS LOCATION/ADDRESS _____ ELMINA FISHERIES _____

NOTE: Indication location address and visible landmark

YEARS IN THIS BUSINESS 9 POSITION OWNER _____

WEEKLY INCOME GHS 700 DAILY INCOME GHS 100 _____

LOAN HISTORY

PREVIOUS AMOUNT OBTAINED FROM JY3 GHS 500 DATE 31/03/2023 _____

LOANS OBTAINED FROM OTHER SOURCES — _____

CURRENT WORKING CAPITAL GHS 1000 _____

LOAN AMOUNT BEING REQUESTED NOW GHS 1000 _____

REASONS FOR THE LOAN 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>
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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 (REGINA AMISSAH) 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 31/07/2023

GUARANTOR

I MARY ARKOFUL HEREBY GUARANTEE A LOAN OF ONE THOUSAND GHANA CEDI BEING GRANTED TO (FULL NAME OF BORROWER) REGINA AMISSAH

WHOM I AM RELATED AS FRIEND

AGE 31 TELL: 0241925944 GUARANTOR'S WORK FOOD VENDOR

I MARY ARKOFUL 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 

DOB 01/07/1984

HN W/9, DENTEDO

Passport Photo

LOAN LIABILITY AGREEMENT FORM

I REGINA AMURATT..... 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 JENCA TOTHU..... do hereby agree that I am serving as the interpreter for REGINA AMURATT..... and MARY ARKOFUL.....

(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).....