

Recommended by Regina Amisah



JY3 Micro Credit Ltd

LOAN APPLICATION FORM AND GUARANTOR INFORMATION

APPLICANT DETAILS

1 FIRST NAME GIFTY MIDDLE NAME _____
SURNAME MENSAH
ADDRESS _____
HOUSE NUMBER 16/20 ESTATE

NOTE: Please indicate your residential address and a visible landmark

OPPOSITE APEX

RESIDENCE: _____ OWNING ☒ RENTAL _____ MORTGAGE

NUMBER OF YEARS AT THIS ADDRESS: 2 YEARS _____ MONTHS

SPOUSE NAME ADZE QUASAH - 0549606076

PHONE NUMBERS 0256546528

EMAIL ADDRESS _____

NUMBER OF DEPENDENTS 1 NUMBER OF CHILDREN 1

D.O.B 25/09/1983

IDENTIFICATION

ID TYPE: __VOTER __D. LIC __NHIS __PASSPORT ☒ NATIONAL

ID NUMBER ATA-723810504-4 PLACE OF ISSUE CAPE COAST

DATE OF ISSUE 12/07/2020 EXPIRY DATE 11/07/2030



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EMPLOYMENT DETAILS

EMPLOYER'S NAME _____

SELF EMPLOYED: BUSINESS TYPE AND DETAILS

_____ H MANICURE _____

BUSINESS LOCATION/ADDRESS _____ THE FRONT OF SEVEN SPOT _____

NOTE: Indication location address and visible landmark

YEARS IN THIS BUSINESS 15 POSITION _____ OWNER _____

WEEKLY INCOME GHS 450 DAILY INCOME GHS 90

LOAN HISTORY

PREVIOUS AMOUNT OBTAINED FROM JY3 _____ DATE _____

LOANS OBTAINED FROM OTHER SOURCES _____ Quick Loan _____

CURRENT WORKING CAPITAL _____ GHS 2500 _____

LOAN AMOUNT BEING REQUESTED NOW _____ GHS 1000 _____

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>
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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 (GIFTY MENSAN) 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 / THUMB PRINT [Signature] DATE 07/12/2023

GUARANTOR

I VERONICA HANSON HEREBY GUARANTEE A LOAN OF GH¢ 1000 BEING GRANTED TO (FULL NAME OF BORROWER) GIFTY MENSAN WHOM I AM RELATED AS FRIEND

AGE 25 TELL: 0549541157 GUARANTOR'S WORK SEAMSTRESS

I VERONICA HANSON 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. D. B 09/08/1998

Passport Photo

LOAN LIABILITY AGREEMENT FORM

I, GIFTY HENSAT 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, VERONICA HANSON do hereby agree that I am serving as the interpreter for GIFTY HENSAT and VERONICA HANSON


(Borrower)

(Guarantor)

Clients of MJY3 concerning this loan agreement in the FAKTE 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).....Han.....

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

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