

Recommended by Gerald Woom



JY3 Micro Credit Ltd

LOAN APPLICATION FORM AND GUARANTOR INFORMATION

APPLICANT DETAILS

1 FIRST NAME LYNDA MIDDLE NAME _____

SURNAME AWINE

ADDRESS _____

HOUSE NUMBER HN 77 Pol HN 77, POLICE BARRACK

NOTE: Please indicate your residential address and a visible landmark

BEHIND POLICE STATION

RESIDENCE: _____ OWNING _____ RENTAL _____ MORTGAGE

NUMBER OF YEARS AT THIS ADDRESS: _____ YEARS _____ MONTHS

SPOUSE NAME JOSEPH AWUMI 05488-0548854642

PHONE NUMBERS 02480 40065

EMAIL ADDRESS _____

NUMBER OF DEPENDENTS 5 NUMBER OF CHILDREN 5

D.O.B 21/09/1989

IDENTIFICATION

ID TYPE: __VOTER __D. LIC __NHIS __PASSPORT ☒ NATIONAL

ID NUMBER GA-705J762-4 PLACE OF ISSUE ELMINA

DATE OF ISSUE 15/02/2020 EXPIRY DATE 21/09/1989
14/02/2030



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EMPLOYMENT DETAILS

EMPLOYER'S NAME _____

SELF EMPLOYED: BUSINESS TYPE AND DETAILS

RETAILING OF FISH

BUSINESS LOCATION/ADDRESS ELMINA FISHRIES.

NOTE: Indication location address and visible landmark

YEARS IN THIS BUSINESS 3 POSITION OWNER

WEEKLY INCOME GHS 4000 DAILY INCOME _____

LOAN HISTORY

PREVIOUS AMOUNT OBTAINED FROM JY3 — DATE —

LOANS OBTAINED FROM OTHER SOURCES _____

CURRENT WORKING CAPITAL GHS 8,000

LOAN AMOUNT BEING REQUESTED NOW GHS 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			

There is no daily income because she ~~import~~
export the fish to Hothorn and Volta Regⁿ weekly.



LOAN APPLICATION FORM AND GUARANTOR INFORMATION

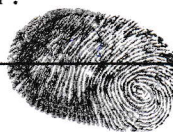
CONDITIONAL CLAUSE FOR PAYMENT DEFAULTER

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 (LINDA AWINIE) 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 13/11/2020

GUARANTOR

I SANDRA KINN HEREBY GUARANTEE A LOAN OF ONE THOUSAND GHANA CEDI BEING GRANTED TO (FULL NAME OF BORROWER) LINDA AWINIE

WHOM I AM RELATED AS FRIEND

AGE 46 TELL: 05-99953701 GUARANTOR'S WORK FOOTWEAR SELLER

I SANDRA KINN 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 8/09/1977

HN CLOSE TO OBAAPA STORE

Passport Photo

LOAN LIABILITY AGREEMENT FORM

I LINDA AWINE 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 OTTUM do hereby agree that I am serving as the interpreter for LINDA AWINE and SANDRA ICINN

(Borrower)

(Guarantor)

Clients of MJY3 concerning this loan agreement in thelanguage 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).....