



LOAN APPLICATION FORM AND GUARANTOR INFORMATION

APPLICANT DETAILS

1 FIRST NAME COMFORT MIDDLE NAME _____

SURNAME APPIAH

ADDRESS _____

HOUSE NUMBER 77 ATO QUASHIE STREET

NOTE: Please indicate your residential address and a visible landmark

ADJACENT ANGLICAN CHURCH

RESIDENCE: _____ OWNING ☒ RENTAL _____ MORTGAGE

NUMBER OF YEARS AT THIS ADDRESS: _____ YEARS _____ MONTHS

SPOUSE NAME —

PHONE NUMBERS 0577372262

EMAIL ADDRESS _____

NUMBER OF DEPENDENTS 3 NUMBER OF CHILDREN 3

D.O.B 20/12/1978

IDENTIFICATION

ID TYPE: __VOTER __D. LIC __NHIS __PASSPORT ☒ NATIONAL

ID NUMBER GHA-719871318-J PLACE OF ISSUE U-C

DATE OF ISSUE 21/02/2020 EXPIRY DATE 23/02/2030



JY3 Micro Credit Ltd

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EMPLOYMENT DETAILS

EMPLOYER'S NAME _____

SELF EMPLOYED: BUSINESS TYPE AND DETAILS

SECOND HAND GOODS DEALER

BUSINESS LOCATION/ADDRESS _____
JANA HILL

NOTE: Indication location address and visible landmark

YEARS IN THIS BUSINESS 10 POSITION OWNER

WEEKLY INCOME GH 2400 DAILY INCOME GH 450

LOAN HISTORY

PREVIOUS AMOUNT OBTAINED FROM JY3 GH 3000/1500 DATE 11/04/2023

LOANS OBTAINED FROM OTHER SOURCES _____

CURRENT WORKING CAPITAL GH 5,000

LOAN AMOUNT BEING REQUESTED NOW GH 4,000 (HAS TAKEN GH 3000 FOR 3 CONSECUTIVE TIMES ON THE MAIN SOFTWARE)

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



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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 (COMFORT APPIAH) 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  DATE 07/11/2023

GUARANTOR

I CHARITY ARMOH HEREBY GUARANTEE A LOAN OF four THOUSAND GHANA Cedis BEING GRANTED TO (FULL NAME OF BORROWER) COMFORT APPIAH

WHOM I AM RELATED AS Co-worker

AGE 53 TELL: 0541282432 GUARANTOR'S WORK SECOND HAND Goods Dealer

I COMFORT APPIAH 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 01/07/1970

Passport Photo

LOAN LIABILITY AGREEMENT FORM

I, COMFORT APPIAH 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 a loan is in default, our clients 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, N/A do hereby agree that I am serving as the interpreter for COMFORT APPIAH and CHARITY ARMSTRONG


(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)..... N/A

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

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