



Recommended by Abraham Tetteh

JY3 Micro Credit Ltd

LOAN APPLICATION FORM AND GUARANTOR INFORMATION

APPLICANT DETAILS

1 FIRST NAME MICHAEL MIDDLE NAME _____

SURNAME ANATH

ADDRESS _____

HOUSE NUMBER CK 0058-7090, HN R1 228, ABENA

NOTE: Please indicate your residential address and a visible landmark

OPPOSITE ABENA SCHOOL PARK

RESIDENCE: _____ OWNING ☒ RENTAL _____ MORTGAGE

NUMBER OF YEARS AT THIS ADDRESS: 1 YEARS _____ MONTHS

SPOUSE NAME SARAH ANO 0543407957

PHONE NUMBERS 0555324629

EMAIL ADDRESS _____

NUMBER OF DEPENDENTS 2 NUMBER OF CHILDREN 2

D.O.B 23/04/1990

IDENTIFICATION

ID TYPE: __VOTER __D. LIC __NHIS __PASSPORT ☒ NATIONAL

ID NUMBER GH-20023491-6 PLACE OF ISSUE EKUMFI (GARA)

DATE OF ISSUE 10/02/2020 EXPIRY DATE 09/02/2030



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EMPLOYMENT DETAILS

EMPLOYER'S NAME _____

SELF EMPLOYED: BUSINESS TYPE AND DETAILS

TAILORING

BUSINESS LOCATION/ADDRESS NEW MARKET

NOTE: Indication location address and visible landmark

YEARS IN THIS BUSINESS 7 POSITION OWNER

WEEKLY INCOME ~~GH\$~~ GH\$ 500 DAILY INCOME _____

LOAN HISTORY

PREVIOUS AMOUNT OBTAINED FROM JY3 _____ DATE _____

LOANS OBTAINED FROM OTHER SOURCES _____

CURRENT WORKING CAPITAL GH\$ 10,000

LOAN AMOUNT BEING REQUESTED NOW GH\$ 1000

REASONS FOR THE LOAN TO TOP UP AMOUNT TO BUY

MATERIALS FOR THE SHOP.

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 (MICHAEL ANJAH) 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 tee DATE 13/09/23

GUARANTOR

I VERONICA AGRI-ASIENDU HEREBY GUARANTEE A LOAN OF One thousand Ghana Cedis BEING GRANTED TO (FULL NAME OF BORROWER) Michael Anjah

WHOM I AM RELATED AS FRIEND

AGE 26 TELL: 024/626/13 GUARANTOR'S WORK RETAIL OF EGGS

I VERONICA ASIENDU 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 tee

D.O.B 26/06/1997

HN

Passport Photo

LOAN LIABILITY AGREEMENT FORM

I Michael Ansoh 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 Jessica Ezzun do hereby agree that I am serving as the interpreter for Michael Ansoh and Veronica Ansoh


(Borrower)

(Guarantor)

Clients of MJY3 concerning this loan agreement in the FAUTE 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)..... [Signature] 

Client signature and thumb print (Required)..... [Signature] 

Guarantor signature and thumb print (Required)..... [Signature] 