



LOAN APPLICATION FORM AND GUARANTOR INFORMATION

APPLICANT DETAILS

1 FIRST NAME EMMANUEL MIDDLE NAME \_\_\_\_\_  
SURNAME AFFUL  
ADDRESS \_\_\_\_\_  
HOUSE NUMBER HN 34/8, BAFICANO, ELMINA  
NOTE: Please indicate your residential address and a visible landmark  
BEHIND NO 1 PENTECOST  
RESIDENCE: ☒ OWNING \_\_\_\_\_ RENTAL \_\_\_\_\_ MORTGAGE \_\_\_\_\_  
NUMBER OF YEARS AT THIS ADDRESS: 7 YEARS \_\_\_\_\_ MONTHS  
SPOUSE NAME \_\_\_\_\_  
PHONE NUMBERS 0243374706  
EMAIL ADDRESS \_\_\_\_\_  
NUMBER OF DEPENDENTS \_\_\_\_\_ NUMBER OF CHILDREN \_\_\_\_\_  
D.O.B 09/09/1975

IDENTIFICATION

ID TYPE: \_\_VOTER \_\_D. LIC \_\_NHIS \_\_PASSPORT ☒ NATIONAL

ID NUMBER ~~GH-719297200-7~~ PLACE OF ISSUE ELMINA

DATE OF ISSUE 03/02/2020 EXPIRY DATE 02/02/2030



**JY3 Micro Credit Ltd**

## LOAN APPLICATION FORM AND GUARANTOR INFORMATION

### EMPLOYMENT DETAILS

EMPLOYER'S NAME CIRCUIT DRIVER METHODIST CHURCH - ELMINA

SELF EMPLOYED: BUSINESS TYPE AND DETAILS

BUSINESS LOCATION/ADDRESS

NOTE: Indication location address and visible landmark

YEARS IN THIS BUSINESS \_\_\_\_\_ POSITION CIRCUIT DRIVER

WEEKLY INCOME \_\_\_\_\_ DAILY INCOME \_\_\_\_\_

### LOAN HISTORY

PREVIOUS AMOUNT OBTAINED FROM JY3 GHS 1000 DATE 13/01/2023

LOANS OBTAINED FROM OTHER SOURCES \_\_\_\_\_

CURRENT WORKING CAPITAL \_\_\_\_\_

LOAN AMOUNT BEING REQUESTED NOW GHS 1500

REASONS FOR THE LOAN PERSONAL LOAN

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

P.O.Box 8, Elmina. Ghana. 027 734 0998 / 020 412 0751

jy3logistics@gmail.com





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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 (EMMANUEL AFFUL) IN THE FONTE 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 15/05/23

**GUARANTOR**

I MARK SARFO BIMPONG HEREBY GUARANTEE A LOAN OF ONE THOUSAND FIVE HUNDRED BEING GRANTED TO (FULL NAME OF BORROWER) EMMANUEL AFFUL

WHOM I AM RELATED AS GUARANT MEMBER

AGE 38 TELL: 0240374461 GUARANTOR'S WORK HEALTH KIOSK

I MARK SARFO BIMPONG 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 28/04/1985

Passport Photo

P.O.Box 8, Elmina. Ghana. 027 734 0998 / 020 412 0751

jy3logistics@gmail.com

## LOAN LIABILITY AGREEMENT FORM

I, EMMANUEL ATIL 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 ..... and .....

(Borrower)

(Guarantor)

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

Guarant Signature

[Signature] [Signature]