

Recommended by Mrs Gyekie



JY3 Micro Credit Ltd

LOAN APPLICATION FORM AND GUARANTOR INFORMATION

APPLICANT DETAILS

1 FIRST NAME AGNES MIDDLE NAME _____

SURNAME AWORTWE

ADDRESS HN

HOUSE NUMBER HN 59/4 LIVERPOOL STREET

NOTE: Please indicate your residential address and a visible landmark

INFRONT OF LIVERPOOL STREET PUBLIC TOILET

RESIDENCE: _____ OWNING ☒ RENTAL _____ MORTGAGE

NUMBER OF YEARS AT THIS ADDRESS: 26 YEARS _____ MONTHS

SPOUSE NAME ROBERT KO CONDUAH 055548 055425291

PHONE NUMBERS 0240529883

EMAIL ADDRESS _____

NUMBER OF DEPENDENTS 3 NUMBER OF CHILDREN 3

D.O.B 05/05/1997

IDENTIFICATION

ID TYPE: __VOTER __D. LIC __NHIS __PASSPORT ☒ NATIONAL

ID NUMBER 723719815-1 PLACE OF ISSUE PERMIE

DATE OF ISSUE 10/07/2020 EXPIRY DATE 09/07/2030



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EMPLOYMENT DETAILS

EMPLOYER'S NAME _____

SELF EMPLOYED: BUSINESS TYPE AND DETAILS

FOOTWEAR SELLER / FOOD VENDOR.

BUSINESS LOCATION/ADDRESS LIVERPOOL STREET

NOTE: Indication location address and visible landmark

YEARS IN THIS BUSINESS 3 POSITION OWNER

WEEKLY INCOME GH¢ 1,000 DAILY INCOME GH¢ 200

LOAN HISTORY

PREVIOUS AMOUNT OBTAINED FROM JY3 — DATE —

LOANS OBTAINED FROM OTHER SOURCES —

CURRENT WORKING CAPITAL GH¢ 2,000

LOAN AMOUNT BEING REQUESTED NOW GH¢ 4,000

REASONS FOR THE LOAN TO EXPAND HER FOOD VENDOR

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			



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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 (AGNES ANWETWE) 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 / TUMB PRINT  DATE 24/9/23

GUARANTOR

I AGNES MENSAH HEREBY GUARANTEE A LOAN OF One thousand Ghana Cedis BEING GRANTED TO (FULL NAME OF BORROWER) AGNES ANWETWE

WHOM I AM RELATED AS FRIEND

AGE 28 TELL: 0547775293 GUARANTOR'S WORK SEW FISH

I AGNES MENSAH 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 02/04/1995

Passport Photo

LOAN LIABILITY AGREEMENT FORM

I, AGNES AWORTWE..... 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, JERICA ETTUN..... do hereby agree that I am serving as the interpreter for AGNES AWORTWE..... and AGNES MENSATH.....

(Borrower)

(Guarantor)

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

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

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