

Recommended by Anastasia Korman



JY3 Micro Credit Ltd

LOAN APPLICATION FORM AND GUARANTOR INFORMATION

APPLICANT DETAILS

1 FIRST NAME CELESTINA MIDDLE NAME \_\_\_\_\_  
SURNAME AGBORU  
ADDRESS \_\_\_\_\_  
HOUSE NUMBER #1 30/1, SYBIL STREET  
NOTE: Please indicate your residential address and a visible landmark  
BEHIND DC SCHOOL, EMINA COURT  
RESIDENCE: \_\_\_\_\_ OWNING ☒ RENTAL \_\_\_\_\_ MORTGAGE  
NUMBER OF YEARS AT THIS ADDRESS: 1 YEARS \_\_\_\_\_ MONTHS  
SPOUSE NAME \_\_\_\_\_  
PHONE NUMBERS 0551719548  
EMAIL ADDRESS \_\_\_\_\_  
NUMBER OF DEPENDENTS — NUMBER OF CHILDREN —  
D.O.B 02/09/1994

IDENTIFICATION

ID TYPE: \_\_VOTER \_\_D. LIC \_\_NHIS \_\_PASSPORT ☒ NATIONAL  
ID NUMBER GH-0000516932 PLACE OF ISSUE SSN II EMINA  
DATE OF ISSUE 01/08/2020 EXPIRY DATE 01/08/2020

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

jy3logistics@gmail.com

**LOAN APPLICATION FORM AND GUARANTOR INFORMATION**

**EMPLOYMENT DETAILS**

EMPLOYER'S NAME PRICELESS INTERNATIONAL SCHOOL (TEACHER)

SELF EMPLOYED: BUSINESS TYPE AND DETAILS

VEGETABLE VENDOR

BUSINESS LOCATION/ADDRESS DC SCHOOL

NOTE: Indication location address and visible landmark

YEARS IN THIS BUSINESS 1 POSITION OWNER

WEEKLY INCOME GHS 400 DAILY INCOME GHS 100

**LOAN HISTORY**

PREVIOUS AMOUNT OBTAINED FROM JY3 — DATE —

LOANS OBTAINED FROM OTHER SOURCES —

CURRENT WORKING CAPITAL GHS 1500

LOAN AMOUNT BEING REQUESTED NOW GHS 1000

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> |
|-----------------|--------------|-----------------|----------------------|
| 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

(CELESTINA AGBOSU) 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 09/05/2023GUARANTOR

I SAMUEL OBENG MENSAH HEREBY GUARANTEE A LOAN OF ONE THOUSAND GHANA CEDI BEING GRANTED TO (FULL NAME OF BORROWER) CELESTINA AGBOSU

WHOM I AM RELATED AS CO-WORKERAGE 22 TELL: 0597814074 GUARANTOR'S WORK TEACHER

I SAMUEL OBENG 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 26/12/2000

Passport Photo

LOAN LIABILITY AGREEMENT FORM

I, Celestina Agbasu..... 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, NA..... 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).....

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

Guarantor signature and thumbprint