

Recommended by City sto



JY3 Micro Credit Ltd

LOAN APPLICATION FORM AND GUARANTOR INFORMATION

APPLICANT DETAILS

1 FIRST NAME HADIATU MIDDLE NAME _____

SURNAME MUSTAFA

ADDRESS _____

HOUSE NUMBER CK-0046-071 ZONGO

NOTE: Please indicate your residential address and a visible landmark

NEAR ALLAY STORE

RESIDENCE: ☒ OWNING _____ RENTAL _____ MORTGAGE

NUMBER OF YEARS AT THIS ADDRESS: 2 YEARS _____ MONTHS

SPOUSE NAME MUSTAFA OSMAN - 0598435769

PHONE NUMBERS 0559393044

EMAIL ADDRESS _____

NUMBER OF DEPENDENTS 5 NUMBER OF CHILDREN 5

D.O.B. 08/08/1963

IDENTIFICATION

ID TYPE: __VOTER __D. LIC __NHIS __PASSPORT ☒ NATIONAL

ID NUMBER 72447816-5 PLACE OF ISSUE ELMINA

DATE OF ISSUE 26/07/2020 EXPIRY DATE 19/07/2030



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EMPLOYMENT DETAILS

EMPLOYER'S NAME _____

SELF EMPLOYED: BUSINESS TYPE AND DETAILS

_____ FOOD VENDOR _____

BUSINESS LOCATION/ADDRESS NEAR NEW MARKET

NOTE: Indication location address and visible landmark

YEARS IN THIS BUSINESS 2 POSITION OWNER

WEEKLY INCOME GHT 5100 DAILY INCOME GHT 850
PROFIT CHT 1500 PROFIT 250

LOAN HISTORY

PREVIOUS AMOUNT OBTAINED FROM JY3 _____ DATE _____

LOANS OBTAINED FROM OTHER SOURCES _____

CURRENT WORKING CAPITAL GHT 34,000

LOAN AMOUNT BEING REQUESTED NOW GHT 1,000

REASONS FOR THE LOAN FOR 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			



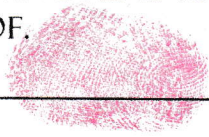
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CONDITIONAL CLAUSE FOR PAYMENT DEFAULTER

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 (NADIATU MUSTAPHA) IN THE TANTE 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 10/11/2023

GUARANTOR

I EMMANUEL TAYLOR HEREBY GUARANTEE A LOAN OF GHS 1,000 BEING GRANTED TO (FULL NAME OF BORROWER) NADIATU MUSTAPHA

WHOM I AM RELATED AS FRIEND / NEIGHBOR

AGE 69 TELL: 0543869400 GUARANTOR'S WORK Secretarial Services

I EMMANUEL TAYLOR 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-D-B 06/01/1954

Passport Photo

LOAN LIABILITY AGREEMENT FORM

I, NADIATY MUSTAPHA, 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 in 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, GLORIA BEDAKO, do hereby agree that I am serving as the interpreter for NADIATY MUSTAPHA and EMMANUEL TAYLOR.

(Borrower)

(Guarantor)

Clients of MJY3 concerning this loan agreement in the FAITE 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 thumb print (Required).....