

Recommended by MARY ESTHER (OLD CLIENT).



**JY3 Micro Credit Ltd**

**LOAN APPLICATION FORM AND GUARANTOR INFORMATION**

**APPLICANT DETAILS**

1 FIRST NAME BERNICE MIDDLE NAME \_\_\_\_\_  
SURNAME AMPEANI  
ADDRESS \_\_\_\_\_  
HOUSE NUMBER HN 99/5, BANTUMA  
NOTE: Please indicate your residential address and a visible landmark  
INFRONT OF CHURCH OF GOD CHURCH  
RESIDENCE: \_\_\_\_\_ OWNING ☒ RENTAL \_\_\_\_\_ MORTGAGE  
NUMBER OF YEARS AT THIS ADDRESS: 8 YEARS \_\_\_\_\_ MONTHS  
SPOUSE NAME CLEMENT AMPEANI 0246796153  
PHONE NUMBERS 0555 471 332  
EMAIL ADDRESS \_\_\_\_\_  
NUMBER OF DEPENDENTS 4 NUMBER OF CHILDREN 4  
D.O.B 26/11/1990

**IDENTIFICATION**

ID TYPE: \_\_VOTER \_\_D. LIC \_\_NHIS \_\_PASSPORT ☒ NATIONAL  
ID NUMBER GA-79451878-8 PLACE OF ISSUE ELMINA  
DATE OF ISSUE 05/02/2020 EXPIRY DATE 04/02/2030



**LOAN APPLICATION FORM AND GUARANTOR INFORMATION**

**EMPLOYMENT DETAILS**

EMPLOYER'S NAME \_\_\_\_\_

SELF EMPLOYED: BUSINESS TYPE AND DETAILS

SELL FORTIFIED TOILETRIES

BUSINESS LOCATION/ADDRESS ELMINA FISHERIES.

NOTE: Indication location address and visible landmark

YEARS IN THIS BUSINESS 8 POSITION OWNER

WEEKLY INCOME CHF 1500 DAILY INCOME CHF 300

**LOAN HISTORY**

PREVIOUS AMOUNT OBTAINED FROM JY3 — DATE —

LOANS OBTAINED FROM OTHER SOURCES —

CURRENT WORKING CAPITAL CHF 2,000

LOAN AMOUNT BEING REQUESTED NOW CHF 1,000

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>
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LAND

BUILDING

EQUIPMENT/TOOLS





**LOAN APPLICATION FORM AND GUARANTOR INFORMATION**

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 (BERNICE AMPEANI) 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  DATE 12/10/23

**GUARANTOR**

I ANITA KWOFFIE HEREBY GUARANTEE A LOAN OF ONE THOUSAND GHANA Cedis BEING GRANTED TO (FULL NAME OF BORROWER) BERNICE AMPEANI

WHOM I AM RELATED AS SISTER-IN-LAW

AGE 41 TELL: 0595948190 GUARANTOR'S WORK SELL FISH

I ANITA KWOFFIE 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 

HN 43/10, DENIED O

D.O.B 28/09/1982.

Passport Photo

**LOAN LIABILITY AGREEMENT FORM**

I BERNICE AMPEANI..... 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 BESSILA ETTUN..... do hereby agree that I am serving as the interpreter for BERNICE AMPEANI..... and ANITA KWUFFIE.....

(Borrower)

(Guarantor)

Clients of MJY3 concerning this loan agreement in the FANTE..... 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).....  