



LOAN APPLICATION FORM AND GUARANTOR INFORMATION

APPLICANT DETAILS

1 FIRST NAME FLORENCE MIDDLE NAME KUKUA
SURNAME MENSAH
ADDRESS _____
HOUSE NUMBER HM 57/21, TETEREM
NOTE: Please indicate your residential address and a visible landmark
OPPOSITE 'MY BET' OFFICE
RESIDENCE: ☒ OWNING ☐ RENTAL ☐ MORTGAGE
NUMBER OF YEARS AT THIS ADDRESS: 40 YEARS 75 MONTHS
SPOUSE NAME GODFREY KOBINA ARHIN 0246 32 96
PHONE NUMBERS 024 9100319
EMAIL ADDRESS _____
NUMBER OF DEPENDENTS 2 NUMBER OF CHILDREN 2
D.O.B 02/06/1982

IDENTIFICATION

ID TYPE: ☐ VOTER ☐ D. LIC ☐ NHIS ☐ PASSPORT ☒ NATIONAL
ID NUMBER GHA-718842793-3 PLACE OF ISSUE ELMINA
DATE OF ISSUE 28/01/2020 EXPIRY DATE 27/01/2030



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EMPLOYMENT DETAILS

EMPLOYER'S NAME _____

SELF EMPLOYED: BUSINESS TYPE AND DETAILS

SELLS FISH / SOAPS

BUSINESS LOCATION/ADDRESS ELMINA FISHERIES

NOTE: Indication location address and visible landmark

YEARS IN THIS BUSINESS 10 POSITION OWNER

WEEKLY INCOME GHS 1200 DAILY INCOME GHS 2000 200

LOAN HISTORY

PREVIOUS AMOUNT OBTAINED FROM JY3 GHS 2000 DATE 15/01/2023

LOANS OBTAINED FROM OTHER SOURCES —

CURRENT WORKING CAPITAL GHS 3,000

LOAN AMOUNT BEING REQUESTED NOW GHS 2,000

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>
LAND			
BUILDING			
EQUIPMENT/TOOLS			



JY3 Micro Credit Ltd

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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 (FLORENCE KUKUA MENSAH) 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 25/07/2023

GUARANTOR

I RITA BONDZIE HEREBY GUARANTEE A LOAN OF TWO THOUSAND GHANA CEDI BEING GRANTED TO (FULL NAME OF BORROWER) FLORENCE KUKUA MENSAH

WHOM I AM RELATED AS FRIEND

AGE 32 TELL: 052213011 GUARANTOR'S WORK FAST MONCER

I RITA BONDZIE 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 

DOB 12/08/1990

Passport Photo

LOAN LIABILITY AGREEMENT FORM

I, FLORENCE KUKUA MENSAH 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, JESSICA ETTYAH do hereby agree that I am serving as the interpreter for FLORENCE KUKUA MENSAH and RITA BONDZIE

(Borrower)

(Guarantor)

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