

Recommended by Mercy Bruce-Brown



JY3 Micro Credit Ltd

LOAN APPLICATION FORM AND GUARANTOR INFORMATION

APPLICANT DETAILS

1 FIRST NAME ALICE MIDDLE NAME _____

SURNAME BAIDOO

ADDRESS _____

HOUSE NUMBER B3 B 288 BRANYIBIMA

NOTE: Please indicate your residential address and a visible landmark

AT THE BACK of PUBLIC TOILET

RESIDENCE: _____ OWNING ☒ RENTAL _____ MORTGAGE.

NUMBER OF YEARS AT THIS ADDRESS: 2 YEARS _____ MONTHS

SPOUSE NAME ALBERT TAYLOR - 042774169

PHONE NUMBERS 0543748282

EMAIL ADDRESS _____

NUMBER OF DEPENDENTS 3 NUMBER OF CHILDREN 3

D.O.B 18/11/1993

IDENTIFICATION

ID TYPE: __VOTER __D. LIC __NHIS __PASSPORT ☒ NATIONAL

ID NUMBER gha-7198917589 PLACE OF ISSUE BRANYIBIMA

DATE OF ISSUE 08/02/2020 EXPIRY DATE 07/02/2030

**LOAN APPLICATION FORM AND GUARANTOR INFORMATION****EMPLOYMENT DETAILS**

EMPLOYER'S NAME _____

SELF EMPLOYED: BUSINESS TYPE AND DETAILS

SELLS SECOND HAND CLOTHES / FOOD VENDOR.BUSINESS LOCATION/ADDRESS BROMIBITA ROAD SIDE

NOTE: Indication location address and visible landmark

YEARS IN THIS BUSINESS 2 POSITION OWNERWEEKLY INCOME GHS 2800 DAILY INCOME GHS 400**LOAN HISTORY**PREVIOUS AMOUNT OBTAINED FROM JY3 - DATE -LOANS OBTAINED FROM OTHER SOURCES -CURRENT WORKING CAPITAL GHS 2500LOAN AMOUNT BEING REQUESTED NOW GHS 1000

REASONS FOR THE LOAN _____

FOR BUSINESSBI-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

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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 (ALICE BAIDOO) 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 _____

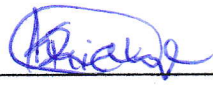
GUARANTOR

I RICHESON CRENTSIL HEREBY GUARANTEE A LOAN OF GH¢ 1000 BEING GRANTED TO (FULL NAME OF BORROWER) ALICE BAIDOO WHOM I AM RELATED AS FRIEND

AGE 25 TELL: 0544486278 GUARANTOR'S WORK CAR FLEET

I RICHESON CRENTSIL 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 17/11/1998
BRONIYIBIMA

Passport Photo

LOAN LIABILITY AGREEMENT FORM

I ALICE BAIDOO..... 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

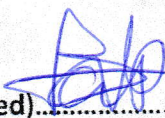

I GLORIA BEDIAKO..... do hereby agree that I am serving as the interpreter for ALICE BAIDOO..... and RICHESON CRENTIL.....

(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).....
