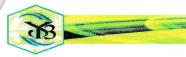


JY3 Micro Credit Ltd

LOAN APPLICATION FORM AND GUARANTOR INFORMATION

APPLICANT DETAILS FIRST NAME______MIDDLE NAME_____ 1 SURNAME_ FHANKO ADDRESS HOUSE NUMBER HN B53, BROYIBIMA NOTE: Please indicate your residential address and a visible landmark PEACE INTERNATIONAL SUDOL RESIDENCE: ___OWNING ____ RENTAL ____ MORTGAGE. NUMBER OF YEARS AT THIS ADDRESS: 35 YEARS _____ MONTHS SPOUSE NAME PHONE NUMBERS _______ 0545828113 EMAIL ADDRESS_____ NUMBER OF DEPENDENTS 6 NUMBER OF CHILDREN 6 IDENTIFICATION ID TYPE: __VOTER __D. LIC __ NHIS __PASSPORT __ NATIONAL ID NUMBER CHA-719267037-4 PLACE OF ISSUE ACCRA DATE OF ISSUE 31/01/2026 EXPIRY DATE 30/01/2030



JY3 Micro Credit Ltd

LOAN APPLICATION FORM AND GUARANTOR INFORMATION

EMPLOYMENT DETA	ILS					
SELF EMPLOYED: BUSINESS TYPE AND DETAILS FOOD STUFFS TRAPER						
BUSINESS LOCATION/ADDRESS NEW MARKET						
NOTE: Indication location address and visible landmark						
YEARS IN THIS BUSINESS 20 POSITION OWNER						
WEEKLY INCOME CHE 3,000 DAILY INCOME CAS 500						
LOAN HISTORY			, 1			
PREVIOUS AMOUNT OB	TAINED FROM JY3	CHO 2000	DATE 21/03/2023			
LOANS OBTAINED FROM	M OTHER SOURCES _		-			
CURRENT WORKING C	CAPITAL	Cot 5,000				
LOAN AMOUNT BEING REQUESTED NOW 47 3, 900						
REASONS FOR THE LOA	N	BUSINESS				
BI-WEEKLY PAYMENTS MONTHLY PAYMENTS						
COLLATERAL						
WHAT ASSETS ARE YOU USING AS A SECURITY FOR THIS LOAN?						
ITEMS	<u>VALUE</u>	LOCATION	DATE ACQUIRED			
LAND						
BUILDING						
FOUIPMENT/TOOLS						

VS

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 (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 13 07 23					
GUARANTOR					
I ABO TOKON HEREBY GUARANTEE A LOAN OF					
NAME OF BORROWER) JAME FIONS BEING GRANTED TO (FULL					
WHOM I AM RELATED AS arand soughter					
AGE 34 TELL: 024699 TGO 9 GUARANTOR'S WORK PRUITS SEVER					
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					
Passport Photo					

LOAN LIABILITY AGREEMENT FORM

from MJY3 in full in the terms agreed to and the period s	solemnly agreed to.	
MJY3 will use all means necessary to recover all monies during this loan collection period.	owed and any other co	
When loan a loan is default, our clints and their guarant find a cordial way of working together during the defaul	iting period to make an	
When a client is not cooperative or when a loan is in deavailable to us, that is hereby agreed to in this documer	It to recover our morne	
CLIENT'S AND GUARANTOR'S PHOTOGRAPHS SHALL BE MEDIA AND MADE PUBLIC AS A WAY OF MAKING THE OWED	DEFAULTING CLIENT	
DEFAULTING CLIENT AND GUARANTOR'S PROPERTY/S PURPOSE OF RECOVERING THE OWED AMOUNT.	SHALL BE CONFISCATE	DFORTHE
		es de é
INTERPRETER DECLARATION		
INTERPRETER DECLARATION I JUSTICA TOTAL do hereby a for MANE FIAMEN and A	gree that I am serving	as the interpreter
(Borrower)	(Guarantor)	A ^M - 1
(Borrower) Clients of MJY3 concerning this loan agreement in the which both clients understand and speak fluently.		
They, the borrower and the guarantor append their significant thereby legal.	gnatures and their thur	nb print, making
	La	
Interpreter signature and thumb print (Required)		
The second secon		
Client signature and thumb print (Required)	AM///4 *********	100
Guarantor signature and thumb print (Required)	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	
	\$ -00 P	