

Recommended by Agnes mensah



**JY3 Micro Credit Ltd**

**LOAN APPLICATION FORM AND GUARANTOR INFORMATION**

**APPLICANT DETAILS**

1 FIRST NAME SABINA MIDDLE NAME \_\_\_\_\_  
SURNAME ARTHUR  
ADDRESS \_\_\_\_\_  
HOUSE NUMBER CK-0103-1637  
NOTE: Please indicate your residential address and a visible landmark  
ASSEMBLES OF GOD CHURCH  
RESIDENCE: ☒ OWNING \_\_\_\_\_ RENTAL \_\_\_\_\_ MORTGAGE \_\_\_\_\_  
NUMBER OF YEARS AT THIS ADDRESS: 3 YEARS \_\_\_\_\_ MONTHS  
SPOUSE NAME THOMAS KORSANT  
PHONE NUMBERS 0549846589  
EMAIL ADDRESS \_\_\_\_\_  
NUMBER OF DEPENDENTS 6 NUMBER OF CHILDREN 6  
D.O.B 16/08/1986

**IDENTIFICATION**

ID TYPE: \_\_VOTER \_\_D. LIC \_\_NHIS \_\_PASSPORT ☒ NATIONAL  
ID NUMBER GHA-727689072-4 PLACE OF ISSUE K.E.E.A  
DATE OF ISSUE 17/01/2022 EXPIRY DATE 16/01/2032



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**EMPLOYMENT DETAILS**

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

SELF EMPLOYED: BUSINESS TYPE AND DETAILS

\_\_\_\_\_ FISH MONGER \_\_\_\_\_

BUSINESS LOCATION/ADDRESS \_\_\_\_\_ ELMINA FISHIES \_\_\_\_\_

NOTE: Indication location address and visible landmark

YEARS IN THIS BUSINESS 2 POSITION \_\_\_\_\_ OWNER \_\_\_\_\_

WEEKLY INCOME GHS 9,000 DAILY INCOME GHS 1,500

Profit (3,000)

Profit (500)

**LOAN HISTORY**

PREVIOUS AMOUNT OBTAINED FROM JY3 \_\_\_\_\_ - \_\_\_\_\_ DATE \_\_\_\_\_ - \_\_\_\_\_

LOANS OBTAINED FROM OTHER SOURCES \_\_\_\_\_ - \_\_\_\_\_

CURRENT WORKING CAPITAL \_\_\_\_\_ GHS 4,000 \_\_\_\_\_

LOAN AMOUNT BEING REQUESTED NOW \_\_\_\_\_ GHS 1,000 \_\_\_\_\_

REASONS FOR THE LOAN \_\_\_\_\_

\_\_\_\_\_ BUSINESS EXPANSION \_\_\_\_\_

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



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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 (SABINA ARTHUR) 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 66/11/2023

**GUARANTOR**

I CHARITY QUAYSON HEREBY GUARANTEE A LOAN OF GH¢ 1,000 BEING GRANTED TO (FULL NAME OF BORROWER) SABINA ARTHUR

WHOM I AM RELATED AS FRIEND

AGE 21 TELL: 0597556594 GUARANTOR'S WORK SEAMSTRESS

I SABINA ARTHUR 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 07/08/2002

Passport Photo



**LOAN LIABILITY AGREEMENT FORM**

I SABINA ARTHUR 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**

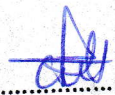
I GLORIA REDAKO do hereby agree that I am serving as the interpreter for SABINA ARTHUR and CHARITY QUAYSON

(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).....