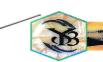
Recommended by Erzabeth Hyarko



JY3 Micro Credit Ltd

LOAN APPLICATION FORM AND GUARANTOR INFORMATION

APPLICANT DETAILS FIRST NAME MIDDLE NAME _____ 1 SURNAME by 19 P ADDRESS_____ HOUSE NUMBER 16/2 LIME STREET WENTERO NOTE: Please indicate your residential address and a visible landmark OPPOSITE CHISTAL LISTON RESIDENCE: ___OWNING ___ RENTAL ____ MORTGAGE. NUMBER OF YEARS AT THIS ADDRESS: _____ YEARS _____ MONTHS SPOUSE NAME _____ EMAIL ADDRESS NUMBER OF DEPENDENTS_____ NUMBER OF CHILDREN ______2 **IDENTIFICATION** ID TYPE: __VOTER __D. LIC __ NHIS __PASSPORT \(\sqrt{} NATIONAL \) ID NUMBERGHA-718962031-7 PLACE OF ISSUE ENGINE

DATE OF ISSUE 30/01/2020 EXPIRY DATE 29/01/2030



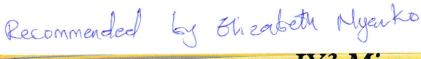
EMPLOYMENT DETAILS					
EMPLOYER'S NAME					
SELF EMPLOYED: BUSINESS TYPE AND DETAILS					
SEUS GOTTCUSTAZICS					
BUSINESS LOCATION/ADDRESS MEN MEN MENTER					
NOTE: Indication location address and visible landmark					
YEARS IN THIS BUSINESS 13 POSITION DUIVER					
WEEKLY INCOME and 1800 DAILY INCOME and 200					
LOAN HISTORY					
PREVIOUS AMOUNT OBTAINED FROM JY3 DATE					
LOANS OBTAINED FROM OTHER SOURCES					
CURRENT WORKING CAPITAL AHO 1500					
LOAN AMOUNT BEING REQUESTED NOW CUT 1000					
REASONS FOR THE LOAN					
FOR BUSINESS					
BI-WEEKLY PAYMENTS MONTHLY PAYMENTS					
COLLATERAL					
WHAT ASSETS ARE YOU USING AS A SECURITY FOR THIS LOAN?					
ITEMS VALUE LOCATION DATE ACQUIRED					
LAND					
BUILDING					
FOLIPMENT/TOOLS					



CONDITIONAL CLAUSE FOR PAYMENT DEFAULTER				
PAYMENT PERIODMONTHS				
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				
(ADJOA DUTA) IN THE <u>FAUTE</u> 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 DA	TE 07/11/2023			
GUARANTOR				
I Ululan BOADI HEREBY GUAR	CANTEE A LOAN OF			
atte 1000 BEING G	RANTED TO (FULL			
NAME OF BORROWER) POLICE BULLER	•			
WHOM I AM RELATED AS CHURCH HEMBER.				
AGE 🌠 TELL: 🔼 4 6 7 3 6 7 5 GUARANTOR'S WORK 🧘	SEATHSTRESS			
I <u>UILLIAM BOAD</u> 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 2010911994	Passport Photo			
BRONYIBIMA	r assport riloto			
	u u			

LOAN LIABILITY AGREEMENT FORM

I ASICO A SUMA 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 of 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				
(Borrower) (Guarantor)				
Clients of MJY3 concerning this loan agreement in the				
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)				



	APPLICANT DETAILS				
1	FIRST NAMEMIDDLE NAME				
	SURNAME				
	ADDRESS				
	HOUSE NUMBER_ 56/20 Asyakyle				
	NOTE: Please indicate your residential address and a visible landmark				
	OPPOSITE KEM'KUFFOR				
	RESIDENCE:OWNING RENTAL MORTGAGE.				
	NUMBER OF YEARS AT THIS ADDRESS: YEARS MONTHS				
	SPOUSE NAME				
	PHONE NUMBERS 6546568644				
	EMAIL ADDRESS				
	NUMBER OF DEPENDENTS 3 NUMBER OF CHILDREN				
	1.0-B 65110/1971				
IDENTIFICATION					
ID T	TYPE:VOTERD. LIC NHISPASSPORT NATIONAL				
	ID NUMBERAND-720646254-8 PLACE OF ISSUE - EMINA				
	DATE OF ISSUE 17/02/2020 EXPIRY DATE 16/02/2030				



EMPLOYMENT DETAILS						
EMPLOYER'S NAME						
SELF EMPLOYED: BUSINESS TYPE AND DETAILS						
SELLS FOOD YENDER / PETAGL 4 DPINKS AND WATE	R					
BUSINESS LOCATION/ADDRESS AS WAR EXTITE BESIDE KEN - KUFFOUR						
NOTE: Indication location address and visible landmark						
YEARS IN THIS BUSINESS 8 POSITION DIEN GR						
WEEKLY INCOME and 1500 DAILY INCOME and 250						
LOAN HISTORY						
PREVIOUS AMOUNT OBTAINED FROM JY3 DATE						
LOANS OBTAINED FROM OTHER SOURCES						
CURRENT WORKING CAPITAL TITLE 3500						
LOAN AMOUNT BEING REQUESTED NOW CATE 1 500						
REASONS FOR THE LOAN						
FOR BUSINESS						
BI-WEEKLY PAYMENTS MONTHLY PAYMENTS						
COLLATERAL						
WHAT ASSETS ARE YOU USING AS A SECURITY FOR THIS LOAN?						
ITEMS VALUE LOCATION DATE ACQUIRED						
LAND						
BUILDING						
EQUIPMENT/TOOLS						



CONDITIONAL CLAUSE FOR PAYMENT DEFAULTER				
PAYMENT PERIOD 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				
(VICTORIA BEVOE) IN THE TANTO 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 DAT	E 21/11/2025			
GUARANTOR				
I AGARTHA OLIVIA RHULE HEREBY GUARANTEE A LOAN OF				
atta 1000 BEING GR	LANTED TO (FULL			
NAME OF BORROWER) VICTORIA REPOR				
WHOM I AM RELATED AS <u>CHURCH</u> THEMBER.	_			
AGE 45 TELL: 0240905660 GUARANTOR'S WORK C				
I ACHO HA CLUS PHYLE SOLEMNLY PLEDGE TO BE LIABLE FOR ALL				
PAYMENTS, LOAN PRINCIPAL, INTEREST, DEFAULT CHARGES A	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. D. B 15208/1978	Passport Photo			
TERTERIM, MIPPON	•			
	Passport Photo			

LOAN LIABILITY AGREEMENT FORM

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DEFAULTING CLIENT AND GUARANTOR'S PROPERTY/S SHALL BE CONFISCATED FOR THE PURPOSE OF RECOVERING THE OWED AMOUNT.

INTERPRETER DECLARATION		
INTERPRETER DECLARATION GLORIA BEDIATO for YICTORIA BETOE	do hereby agree that I am serving a and the ACARTHA bl	as the interpreter
(0)	(Guarantor)	
(Borrower) Clients of MJY3 concerning this loan agree which both clients understand and speak f	nuentry.	
They, the borrower and the guarantor app this document thereby legal.	pend their signatures and their thun	nb print, making
Interpreter signature and thumb print (Re	equired)	
Client signature and thumb print (Require	∍d)	
Guarantor signature and thumb print (Re	quired)	