

LOAN APPLICATION FORM AND GUARANTOR INFORMATIONAPPLICANT DETAILS

1 FIRST NAME ADWOA MIDDLE NAME \_\_\_\_\_  
 SURNAME DUMA  
 ADDRESS \_\_\_\_\_  
 HOUSE NUMBER 1012 LIME STREET DENTEDD  
 NOTE: Please indicate your residential address and a visible landmark  
OPPOSITE CRYSTAL VISION  
 RESIDENCE: \_\_\_\_\_ OWNING ☒ RENTAL \_\_\_\_\_ MORTGAGE  
 NUMBER OF YEARS AT THIS ADDRESS: 5 YEARS \_\_\_\_\_ MONTHS  
 SPOUSE NAME \_\_\_\_\_  
 PHONE NUMBERS 05999 29942  
 EMAIL ADDRESS \_\_\_\_\_  
 NUMBER OF DEPENDENTS 1 NUMBER OF CHILDREN 2

IDENTIFICATION

ID TYPE: \_\_VOTER \_\_D. LIC \_\_NHIS \_\_PASSPORT ☒ NATIONAL  
 ID NUMBER GH-718962031-7 PLACE OF ISSUE ELMINA  
 DATE OF ISSUE 30/01/2020 EXPIRY DATE 29/01/2030



## LOAN APPLICATION FORM AND GUARANTOR INFORMATION

### EMPLOYMENT DETAILS

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

SELF EMPLOYED: BUSINESS TYPE AND DETAILS

SELLER COSMETICS

BUSINESS LOCATION/ADDRESS NEW MARKET

NOTE: Indication location address and visible landmark

YEARS IN THIS BUSINESS 13 POSITION OWNER

WEEKLY INCOME GH¢ 1800 DAILY INCOME GH¢ 200

### LOAN HISTORY

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

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

CURRENT WORKING CAPITAL GH¢ 1500

LOAN AMOUNT BEING REQUESTED NOW GH¢ 1000

REASONS FOR THE LOAN

FOR 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>
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LAND

BUILDING

EQUIPMENT/TOOLS



**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 (ADDISA DUMA) 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 27/11/2023

**GUARANTOR**

I WILLIAM BOADI HEREBY GUARANTEE A LOAN OF GH¢ 1000 BEING GRANTED TO (FULL NAME OF BORROWER) ADDISA DUMA

WHOM I AM RELATED AS CHURCH MEMBER

AGE 28 TELL: 0546736875 GUARANTOR'S WORK SEAMSTRESS

I WILLIAM BOADI 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 20/09/1994

BROMYIBITA

Passport Photo

LOAN LIABILITY AGREEMENT FORM

I, ABIDA 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 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 ..... H / A ..... do hereby agree that I am serving as the interpreter for ..... and.....

(Borrower)

(Guarantor)

Clients of MJY3 concerning this loan agreement in the ..... 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)..... M / A.....

Client signature and thumb print (Required)..... [Signature].....

Guarantor signature and thumb print (Required)..... [Signature].....

Recommended by Elizabeth Nyarko



**JY3 Micro Credit Ltd**

**LOAN APPLICATION FORM AND GUARANTOR INFORMATION**

**APPLICANT DETAILS**

1 FIRST NAME VICTORIA MIDDLE NAME \_\_\_\_\_  
SURNAME BEKOE  
ADDRESS \_\_\_\_\_  
HOUSE NUMBER 56/20 Asuakyibe  
NOTE: Please indicate your residential address and a visible landmark  
OPPOSITE KEM'KUFFOR  
RESIDENCE: ☒ OWNING \_\_\_\_\_ RENTAL \_\_\_\_\_ MORTGAGE  
NUMBER OF YEARS AT THIS ADDRESS: 52 YEARS \_\_\_\_\_ MONTHS  
SPOUSE NAME \_\_\_\_\_  
PHONE NUMBERS 6546508644  
EMAIL ADDRESS \_\_\_\_\_  
NUMBER OF DEPENDENTS 3 NUMBER OF CHILDREN 4  
D.O.B 65/10/1971

**IDENTIFICATION**

ID TYPE: \_\_VOTER \_\_D. LIC \_\_NHIS \_\_PASSPORT ☒ NATIONAL  
ID NUMBER gha-720646254-8 PLACE OF ISSUE ELMINA  
DATE OF ISSUE 17/02/2020 EXPIRY DATE 16/02/2030



**LOAN APPLICATION FORM AND GUARANTOR INFORMATION**

**EMPLOYMENT DETAILS**

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

SELF EMPLOYED: BUSINESS TYPE AND DETAILS

\_\_\_\_\_  
SELLS FOOD VENDOR / RETAIL 4 DRINKS AND WATER

BUSINESS LOCATION/ADDRESS ASUKYIRE BESIDE KEM - KUFFOUR

NOTE: Indication location address and visible landmark

YEARS IN THIS BUSINESS 8 POSITION OWNER

WEEKLY INCOME GHD 1500 DAILY INCOME GHD 250

**LOAN HISTORY**

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

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

CURRENT WORKING CAPITAL GHD 3500

LOAN AMOUNT BEING REQUESTED NOW GHD 1000

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

FOR 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>
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PAYMENT PERIOD Four MONTHS

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THE PROVISIONS IN THIS DOCUMENT HAVE BEEN CLEARLY EXPLAINED TO ME (VICTORIA BEKOE) IN THE TANTE 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 27/11/2023

**GUARANTOR**


I AGARTHA OLIVIA RHULE HEREBY GUARANTEE A LOAN OF GHD 1000 BEING GRANTED TO (FULL NAME OF BORROWER) VICTORIA BEKOE

WHOM I AM RELATED AS CHURCH MEMBER.

AGE 45 TELL: 0240905660 GUARANTOR'S WORK CLEANER AT UCC

I AGARTHA OLIVIA RHULE 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 15/08/1978  
TERIERIM, NIPPON

Passport Photo

**LOAN LIABILITY AGREEMENT FORM**

I, VICTORIA BELOE..... 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.

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

**INTERPRETER DECLARATION**

I, GLORIA BEDIKO..... do hereby agree that I am serving as the interpreter for VICTORIA BELOE and HE ACARITHA BLIVA PHILE

(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).....