



**JY3 Micro Credit Ltd**

**LOAN APPLICATION FORM AND GUARANTOR INFORMATION**

**APPLICANT DETAILS**

1 FIRST NAME EDITH MIDDLE NAME \_\_\_\_\_  
SURNAME FINTI  
ADDRESS \_\_\_\_\_  
HOUSE NUMBER NIPON JUNCTION

NOTE: Please indicate your residential address and a visible landmark

RESIDENCE: ☒ OWNING ☐ RENTAL ☐ MORTGAGE

NUMBER OF YEARS AT THIS ADDRESS: \_\_\_\_\_ YEARS \_\_\_\_\_ MONTHS

SPOUSE NAME KWESI NANA SIMPSON

PHONE NUMBERS 0242707595

EMAIL ADDRESS \_\_\_\_\_

NUMBER OF DEPENDENTS 7 NUMBER OF CHILDREN 4

DOB 7th July, 1977

**IDENTIFICATION**

ID TYPE: ☐ VOTER ☐ D. LIC ☐ NHIS ☐ PASSPORT ☐ NATIONAL

ID NUMBER GHA-724294989-7 PLACE OF ISSUE CAPE COAST

DATE OF ISSUE 19/07/2020 EXPIRY DATE 18/07/2030



**LOAN APPLICATION FORM AND GUARANTOR INFORMATION**

**EMPLOYMENT DETAILS**

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

SELF EMPLOYED: BUSINESS TYPE AND DETAILS

SELL FOOD STUFFS

BUSINESS LOCATION/ADDRESS ELMINA FISHERIES

NOTE: Indication location address and visible landmark

YEARS IN THIS BUSINESS 3 POSITION OWNER

WEEKLY INCOME GH¢ 1800 DAILY INCOME GH¢ 300

**LOAN HISTORY**

PREVIOUS AMOUNT OBTAINED FROM JY3 GH¢ 2500 DATE 05/07/2022

LOANS OBTAINED FROM OTHER SOURCES —

CURRENT WORKING CAPITAL GH¢ 4000

LOAN AMOUNT BEING REQUESTED NOW GH¢ 3000

REASONS FOR THE LOAN 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 (EDITH FIATI) 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 [Signature] DATE 18/07/2023

**GUARANTOR**

I PAA KWESI MENSAH HEREBY GUARANTEE A LOAN OF THREE THOUSAND GHANA CED BEING GRANTED TO (FULL NAME OF BORROWER) EDITH FIATI

WHOM I AM RELATED AS FRIEND NEIGHBOUR

AGE 28 TELL: 0276088595 GUARANTOR'S WORK SELL CLOTHES

I PAA KWESI MENSAH 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 [Signature]

DOB 29/01/1995

Passport Photo

**LOAN LIABILITY AGREEMENT FORM**

I EDITH FIATI ..... 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 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 JERICA EATON ..... do hereby agree that I am serving as the interpreter for EDITH FIATI ..... and PAA KWESI MENSAH .....

(Borrower)

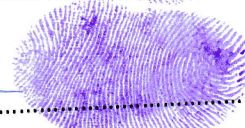
(Guarantor)

FANTE

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)..... est 

Client signature and thumb print (Required)..... edith 

Guarantor signature and thumb print (Required)..... paak 