

## JY3 Micro Credit Ltd

#### LOAN APPLICATION FORM AND GUARANTOR INFORMATION

# APPLICANT DETAILS FIRST NAME \_\_\_\_\_\_MIDDLE NAME \_\_\_\_\_ 1 ADDRESS HOUSE NUMBER HM 94/6, NTIZER'S GARDEN NOTE: Please indicate your residential address and a visible landmark DuTat ametary RESIDENCE: \_\_\_\_\_ OWNING \_\_\_\_\_ RENTAL \_\_\_\_\_ MORTGAGE. NUMBER OF YEARS AT THIS ADDRESS: YEARS MONTHS SPOUSE NAME \_\_\_\_\_ PHONE NUMBERS 054392 J6 38 EMAIL ADDRESS NUMBER OF DEPENDENTS \_\_\_\_\_\_ NUMBER OF CHILDREN \_\_\_\_\_\_ 5 DOB 1/17/1989 IDENTIFICATION ID TYPE: \_\_VOTER \_\_D. LIC \_\_ NHIS \_\_PASSPORT \( \subseteq \) NATIONAL ID NUMBERGIA 720373444- PLACE OF ISSUE BONKANO DATE OF ISSUE 13/02/2020 EXPIRY DATE 12/02/2030



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EMPLOYMENT DETAI	<u>LS</u>			
EMPLOYER'S NAME _				
SELF EMPLOYED: BUSINESS TYPE AND DETAILS FOOD VENDOR				
BUSINESS LOCATION/ADDRESS FLETTER FS				
NOTE: Indication location				
YEARS IN THIS BUSINESS 1 POSITION OF MER				
WEEKLY INCOME				
LOAN HISTORY				
PREVIOUS AMOUNT OBTAINED FROM JY3				
LOANS OBTAINED FROM				
CURRENT WORKING CA	PITAL	At 2000		
LOAN AMOUNT BEING REQUESTED NOW				
REASONS FOR THE LOAN		BURINGS		
BI-WEEKLY PAYMENTS		MONTHLY PAYMEN	TS	
COLLATERAL				
WHAT ASSETS ARE YO	DU USING AS A SEC	CURITY FOR THIS LC	DAN?	
<u>ITEMS</u>	<u>VALUE</u>	<b>LOCATION</b>	DATE ACQUIRED	
LAND			•	
BUILDING				
FOLIPMENT/TOOLS			*	

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CONDITIONAL CLAUSE FOR PAYMENT DEFAULTER
PAYMENT PERIOD <u>FOUR</u> 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
( COMFORT FORM ) IN THE FAMILE 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 14/07/23
GUARANTOR
I FRANCIS ESTUM HEREBY GUARANTEE A LOAN OF
TWO THOUSAND CHANGE CFOW BEING GRANTED TO (FULL
NAME OF BORROWER) COMFORT ESHUN
WHOM I AM RELATED AS NEIGHBOUR.
AGE 29 TELL: OS978/08/15 GUARANTOR'S WORK SEW FOTWEAR
I FRANCIS ESTUN. 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 1995/1/01
Passport Photo

#### LOAN LIABILITY AGREEMENT FORM

1	om 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 JESACA THUM do hereby agree that I am serving as the interpreter for Composition and the following the interpreter and the following the serving as the interpreter for Composition and the following the serving as the interpreter for Composition and the following the serving as the interpreter for Composition and the following the serving as the interpreter for Composition and the following the serving as the interpreter for the following the serving as the serv			
	(Borrower) (Guarantor)			
	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.			
	estima ·			
	Interpreter signature and thumb print (Required).			
	Client signature and thumb print (Required)  Guarantor signature and thumb print (Required)			
	Guaranton Signature and manua print,			

trettum..... solemnly agree to pay all loans and interest acquired