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JY3 Micro Credit Ltd

LOAN APPLICATION FORM AND GUARANTOR INFORMATION

APPLICANT DETAILS

1 FIRST NAME EMELIA MIDDLE NAME _____
SURNAME ASMAH
ADDRESS _____
HOUSE NUMBER 44 30^A/1, Council Lane
NOTE: Please indicate your residential address and a visible landmark
BEHIND MA ICT CENTRE (MA SCHOOL)
RESIDENCE: _____ OWNING ☒ RENTAL _____ MORTGAGE _____
NUMBER OF YEARS AT THIS ADDRESS: 4 YEARS _____ MONTHS
SPOUSE NAME JOHN QUABCOE QUABCOE
PHONE NUMBERS 0242 62 99 72
EMAIL ADDRESS _____
NUMBER OF DEPENDENTS 3 NUMBER OF CHILDREN 3

D.O.B 22/06/1974

IDENTIFICATION

ID TYPE: __VOTER __D. LIC __NHIS __PASSPORT ☒ NATIONAL
ID NUMBER GA-718775153-2 PLACE OF ISSUE ELMINA
DATE OF ISSUE 27/4/2020 EXPIRY DATE 26/01/2030

**LOAN APPLICATION FORM AND GUARANTOR INFORMATION****EMPLOYMENT DETAILS**

EMPLOYER'S NAME _____

SELF EMPLOYED: BUSINESS TYPE AND DETAILS

SEAMSTRESS / SELLS MATERIALS AND OTHER
TAILORING ITEMSBUSINESS LOCATION/ADDRESS OPPPOSITE THE BET OFFICE,

NOTE: Indication location address and visible landmark

YEARS IN THIS BUSINESS 25 POSITION OWNERWEEKLY INCOME GHS 400 DAILY INCOME —**LOAN HISTORY**PREVIOUS AMOUNT OBTAINED FROM JY3 — DATE —LOANS OBTAINED FROM OTHER SOURCES —CURRENT WORKING CAPITAL GHS 8,000LOAN AMOUNT BEING REQUESTED NOW GHS 1000REASONS FOR THE LOAN FOR PURCHASE LINEN FOR
HER SHOP

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 (EMELIA ASMAH) 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 19/10/23

GUARANTOR

I CASMEL KWEEKY TANDOH HEREBY GUARANTEE A LOAN OF ONE THOUSAND GHANA Cedis BEING GRANTED TO (FULL NAME OF BORROWER) EMELIA ASMAH

WHOM I AM RELATED AS Cousin

AGE 52 TELL: 024/07/691 GUARANTOR'S WORK TEACHER

I CASMEL KWEEKY TANDOH 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]

D.O.B 4/03/1971

HH 67/18, JAWAHILL

Passport Photo

LOAN LIABILITY AGREEMENT FORM

I EMELIA ASMAH 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 N/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)..... N/A 

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

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