

Recommended by ROE Ansah



JY3 Micro Credit Ltd

LOAN APPLICATION FORM AND GUARANTOR INFORMATION

APPLICANT DETAILS

1 FIRST NAME MARGARET MIDDLE NAME MENSAH

SURNAME ADJEI

ADDRESS \_\_\_\_\_

HOUSE NUMBER HN 104/1 MABLE STONE

NOTE: Please indicate your residential address and a visible landmark

NEXT TO BROFO BANHO

RESIDENCE: ☐ OWNING ☒ RENTAL ☐ MORTGAGE

NUMBER OF YEARS AT THIS ADDRESS: 50 YEARS ☐ MONTHS

SPOUSE NAME —

PHONE NUMBERS 0557069545

EMAIL ADDRESS —

NUMBER OF DEPENDENTS 5 NUMBER OF CHILDREN 3

D.O.B 30/05/1975

IDENTIFICATION

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

ID NUMBER GA 720459927-3 PLACE OF ISSUE AKUAMAN CHURCH

DATE OF ISSUE 14/02/2020 EXPIRY DATE 13/02/2030

P.O.Box 8, Elmina, Ghana. 027 734 0998 / 020 412 0751

jy3logistics@gmail.com

**LOAN APPLICATION FORM AND GUARANTOR INFORMATION**

**EMPLOYMENT DETAILS**

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

SELF EMPLOYED: BUSINESS TYPE AND DETAILS

SECOND HAND CLOTHING

BUSINESS LOCATION/ADDRESS IN FRONT OF MARBLE STORE

NOTE: Indication location address and visible landmark

YEARS IN THIS BUSINESS 20 POSITION OWNER

WEEKLY INCOME GHS 3000 DAILY INCOME GHS 500  
GHS 1200 Profit GHS 200

**LOAN HISTORY**

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

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

CURRENT WORKING CAPITAL GHS 2000

LOAN AMOUNT BEING REQUESTED NOW GHS 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
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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 (MARGARET ANEI MENSAH) 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 11/05/2023


## GUARANTOR

I D21 BORDI AMEY HEREBY GUARANTEE A LOAN OF ONE THOUSAND GHANA Cedis ONLY BEING GRANTED TO (FULL NAME OF BORROWER) MARGARET ANEI MENSAH

WHOM I AM RELATED AS NEIGHBOURAGE 27 TELL: 0555 1360 32 GUARANTOR'S WORK HAIRDRESSER @ YOW JUNCTION

I D21 BORDI AMEY 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 08/06/1995

Passport Photo

LOAN LIABILITY AGREEMENT FORM

I, Margaret Adjei Mensah..... 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 a loan is in default, our clients 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, Gd2ibordi Amey..... do hereby agree that I am serving as the interpreter for Margaret Adjei Mensah and Gd2ibordi Amey.....

(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.....