

Recommended by Eunice Arthur.



JY3 Micro Credit Ltd

LOAN APPLICATION FORM AND GUARANTOR INFORMATION

APPLICANT DETAILS

1 FIRST NAME ROSINA MIDDLE NAME _____

SURNAME ARTHUR (2)

ADDRESS _____

HOUSE NUMBER 2023 6NHE / 0610137 (K2) TETERIM

NOTE: Please indicate your residential address and a visible landmark

NEAR MONICA YOE SCHOOL

RESIDENCE: ☒ OWNING _____ RENTAL _____ MORTGAGE _____

NUMBER OF YEARS AT THIS ADDRESS: 5 YEARS _____ MONTHS

SPOUSE NAME _____

PHONE NUMBERS 0240151631

EMAIL ADDRESS _____

NUMBER OF DEPENDENTS 1 NUMBER OF CHILDREN 1

D.O.B 12/07/1993

IDENTIFICATION

ID TYPE: __VOTER __D. LIC __NHIS __PASSPORT ☒ NATIONAL

ID NUMBER GHA-719401683-3 PLACE OF ISSUE BRIDE OF LIFE

DATE OF ISSUE 04/02/2020 EXPIRY DATE 03/02/2030



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EMPLOYMENT DETAILS

EMPLOYER'S NAME _____

SELF EMPLOYED: BUSINESS TYPE AND DETAILS

_____ 8 FOOD VENDOR / SEAMSTRESS _____

BUSINESS LOCATION/ADDRESS NEAR MONICA YOE SCHOOL

NOTE: Indication location address and visible landmark

YEARS IN THIS BUSINESS 7 POSITION OWNER

WEEKLY INCOME GHS 1400 DAILY INCOME GHS 200
SEAMSTRESS (GHS 150)

LOAN HISTORY

PREVIOUS AMOUNT OBTAINED FROM JY3 _____ DATE _____

LOANS OBTAINED FROM OTHER SOURCES _____

CURRENT WORKING CAPITAL GHS 3500

LOAN AMOUNT BEING REQUESTED NOW GHS 1000

REASONS FOR THE LOAN _____
EXPANSION OF FOOD 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>
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 (ROSINA ARTHUR) 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 20/11/2023

GUARANTOR

I ISAAC ANDOH HEREBY GUARANTEE A LOAN OF GH¢ 1,000 BEING GRANTED TO (FULL NAME OF BORROWER) ROSINA ARTHUR

WHOM I AM RELATED AS FRIEND

AGE 29 TELL: 0543344866 GUARANTOR'S WORK TELE TILER

I ISAAC ANDOH 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-0-B 09/09/1994

Passport Photo

LOAN LIABILITY AGREEMENT FORM

I ROSINA PERITUR 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)..... [Signature]