



LOAN APPLICATION FORM AND GUARANTOR INFORMATION

APPLICANT DETAILS

1 FIRST NAME REBECCA MIDDLE NAME _____

SURNAME MENSART

ADDRESS _____

HOUSE NUMBER HH 78/1 AGENEE

NOTE: Please indicate your residential address and a visible landmark

FRONT OF PUBLIC TOILET CHAYWOODS

RESIDENCE: _____ OWNING ☒ RENTAL _____ MORTGAGE _____

NUMBER OF YEARS AT THIS ADDRESS: 25 YEARS _____ MONTHS

SPOUSE NAME —

PHONE NUMBERS 0550161728

EMAIL ADDRESS —

NUMBER OF DEPENDENTS 5 NUMBER OF CHILDREN 6

D.O.B 28/12/1978

IDENTIFICATION

ID TYPE: __VOTER __D. LIC __NHIS __PASSPORT ☒ NATIONAL

ID NUMBER GH-72312832-4 PLACE OF ISSUE ELANA

DATE OF ISSUE 04/07/2020 EXPIRY DATE 02/07/2030

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EMPLOYMENT DETAILS

EMPLOYER'S NAME _____

SELF EMPLOYED: BUSINESS TYPE AND DETAILS

SELLS FOOTWEAR AND FRUITS

BUSINESS LOCATION/ADDRESS _____ IN FRONT OF THE HOUSE

NOTE: Indication location address and visible landmark

YEARS IN THIS BUSINESS 37 POSITION OWNER

WEEKLY INCOME GHS 2000 DAILY INCOME GHS 800

LOAN HISTORY

PREVIOUS AMOUNT OBTAINED FROM JY3 500 DATE 16/08/2023

LOANS OBTAINED FROM OTHER SOURCES -

CURRENT WORKING CAPITAL GHS 4000

LOAN AMOUNT BEING REQUESTED NOW GHS 1500

REASONS FOR THE LOAN _____

BUSINESS

BI-WEEKLY PAYMENTS _____ MONTHLY PAYMENTS _____

COLLATERAL

WHAT ASSETS ARE YOU USING AS A SECURITY FOR THIS LOAN?

ITEMS

VALUE

LOCATION

DATE ACQUIRED

LAND

BUILDING

EQUIPMENT/TOOLS



JY3 Micro Credit Ltd

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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 (REBECCA 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 03/01/2024

GUARANTOR

I JOSEPH AMISSAH HEREBY GUARANTEE A LOAN OF GHC/ 1500 BEING GRANTED TO (FULL NAME OF BORROWER) REBECCA MENSAH

WHOM I AM RELATED AS FRIEND

AGE 41 TELL: 0241159023 GUARANTOR'S WORK VOICANIZER @ UALOR

I JOSEPH AMISSAH 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 

Passport Photo

LOAN LIABILITY AGREEMENT FORM

I, REBECCA 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 loan 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, GLOKIA BEVAKO..... do hereby agree that I am serving as the interpreter for REBECCA MENSAH..... and JOSEPH AMISSAH.....

(Borrower)

(Guarantor)

FANTE

..... language

Clients of MJY3 concerning this loan agreement in the 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 (Required).....