



LOAN APPLICATION FORM AND GUARANTOR INFORMATION

APPLICANT DETAILS

1 FIRST NAME ELIZABETH MIDDLE NAME \_\_\_\_\_

SURNAME MARKO.

ADDRESS \_\_\_\_\_

HOUSE NUMBER HN EL 25, ELMINA ESTATE

NOTE: Please indicate your residential address and a visible landmark.

CLOSE TO ELMINA METHODIST PRIMARY SCHOOL

RESIDENCE: ☒ OWNING \_\_\_\_\_ RENTAL \_\_\_\_\_ MORTGAGE \_\_\_\_\_

NUMBER OF YEARS AT THIS ADDRESS: 13 YEARS \_\_\_\_\_ MONTHS

SPOUSE NAME MR. JOHN AMOAH 024 252 4060

PHONE NUMBERS 054 261 0416

EMAIL ADDRESS \_\_\_\_\_

NUMBER OF DEPENDENTS 4 NUMBER OF CHILDREN 4

D.O.B - 01/08/1980

IDENTIFICATION

ID TYPE: \_\_VOTER \_\_D. LIC \_\_NHIS \_\_PASSPORT ☒ NATIONAL

ID NUMBER GHA-72213538-9 PLACE OF ISSUE CAPE COAST

DATE OF ISSUE 11/02/2020 EXPIRY DATE 11/02/2030



## LOAN APPLICATION FORM AND GUARANTOR INFORMATION

### EMPLOYMENT DETAILS

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

SELF EMPLOYED: BUSINESS TYPE AND DETAILS

FOOD VENDOR / SEAMSTRESS / CATERER

\_\_\_\_\_

\_\_\_\_\_

BUSINESS LOCATION/ADDRESS ELMINA METHODIST PRIMARY SCHOOL

NOTE: Indication location address and visible landmark

YEARS IN THIS BUSINESS 15 POSITION OWNER

WEEKLY INCOME GHS 3,000 DAILY INCOME GHS 500

### LOAN HISTORY

PREVIOUS AMOUNT OBTAINED FROM JY3 GHS 500 DATE 07/07/2023

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

CURRENT WORKING CAPITAL GHS 3,000

LOAN AMOUNT BEING REQUESTED NOW GHS 1,500

REASONS FOR THE LOAN FOR 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>
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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 (ELIZABETH NYARKO) IN THE FOURTE 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 27/09/23

**GUARANTOR**

I CATHERINE MCLAGITY HEREBY GUARANTEE A LOAN OF ONE THOUSAND FIVE HUNDRED BEING GRANTED TO (FULL NAME OF BORROWER) ELIZABETH NYARKO



WHOM I AM RELATED AS Cousin

AGE 47 TELL: 0246501591 GUARANTOR'S WORK PROVISION

I CATHERINE MCLAGITY 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 07/02/1976  

Passport Photo

**LOAN LIABILITY AGREEMENT FORM**

I, ELIZABETH HARKO 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, ~~EDWARD~~ CATHERINE McCAH do hereby agree that I am serving as the interpreter for ELIZABETH HARKO and CATHERINE McCAH

(Borrower)

(Guarantor)

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