

#### JY3 Micro Credit Ltd

#### LOAN APPLICATION FORM AND GUARANTOR INFORMATION

# APPLICANT DETAILS FIRST NAME\_\_\_\_\_\_\_MIDDLE NAME\_\_\_\_\_ 1 SURNAME AGBUSY ADDRESS HOUSE NUMBER HA 30/1 STREET NOTE: Please indicate your residential address and a visible landmark BEHTHO DC SCHOOL, ELMINET COURT RESIDENCE: \_\_\_OWNING \_\_\_\_\_\_RENTAL \_\_\_\_\_ MORTGAGE. NUMBER OF YEARS AT THIS ADDRESS: \_\_\_\_\_ YEARS \_\_\_\_\_ MONTHS SPOUSE NAME \_\_\_\_\_ PHONE NUMBERS 017171948 EMAIL ADDRESS\_\_\_\_\_ NUMBER OF DEPENDENTS\_\_\_\_\_\_ NUMBER OF CHILDREN \_\_\_\_\_ D-J.B Od/09/1994 **IDENTIFICATION** ID TYPE: \_\_VOTER \_\_D. LIC \_\_ NHIS \_\_PASSPORT VNATIONAL ID NUMBER CHA-0005 16 93-2 PLACE OF ISSUE SSMIT ELMINGA DATE OF ISSUE OJ US 2020 EXPIRY DATE OY 18 2030



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EMPLOYMENT DETAILS	PAYMENT)
EMPLOYER'S NAME PRICEIESS INTERMATIONAL SCHOOL	
SELF EMPLOYED: BUSINESS TYPE AND DETAILS VEGETABLE VEDDUR /TEA	
BUSINESS LOCATION/ADDRESS DC CONST	
NOTE: Indication location address and visible landmark	
YEARS IN THIS BUSINESS POSITION	3
YEARS IN THIS BUSINESS POSITION DAILY INCOME F	df 100
LOAN HISTORY  PREVIOUS AMOUNT OBTAINED FROM JY3	
BI-WEEKLY PAYMENTS MONTHLY PAYMENTS	
COLLATERAL WHAT ASSETS ARE YOU USING AS A SECURITY FOR THIS LOAN?	A COLUD FID
ITEMS VALUE LOCATION DATE	<u>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		
(CACTIMA AGROSM) IN THE FONT E 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		
GUARANTOR		
HEREBY GUARANTEE A LOAN OF  ONE TRUSH CHANA CEDS  BEING GRANTED TO (FULL		
NAME OF BORROWER) CELESTIME AGROSY		
WHOM I AM RELATED AS CO- WORKER.		
AGE 19 TELL: 0547457508 GUARANTOR'S WORK TOXCHER		
1 RHOLD MENTAN 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 1401/2004	Passport Photo	
D. O.B 19/01/2004 HA 36/1, Police STATION	Passport Photo	

#### LOAN LIABILITY AGREEMENT FORM

I.CELETIMO BUBBLE 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 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
DEFAULTING CLIENT AND GUARANTOR'S PROPERTY/S SHALL BE CONFISCATED FOR THE PURPOSE OF RECOVERING THE OWED AMOUNT.
INTERPRETER DECLARATION
for do hereby agree that I am serving as the interpreterand
(Borrower) (Guarantor)  Clients of MJY3 concerning this loan agreement in the
They, the borrower and the guarantor append their signatures and their thumb print, making this document thereby legal.
Interpretor size at the size of the size o
Interpreter signature and thumb print (Required)
Client signature and thumb print (Required)
Guarantor signature and thumb print (Required)