


JY3 Micro Credit Ltd

LOAN APPLICATION FORM AND GUARANTOR INFORMATION

APPLICANT DETAILS

1 FIRST NAME PHILOMENA MIDDLE NAME _____
SURNAME DADZIE

ADDRESS _____

HOUSE NUMBER HH 1/2, BROKUS, ELMINA -

NOTE: Please indicate your residential address and a visible landmark

CLOSE TO DUTCH CEMETARY, ADZIE WO FIE, OYIE.

RESIDENCE: ☒ OWNING ☐ RENTAL ☐ MORTGAGE

NUMBER OF YEARS AT THIS ADDRESS: 25 YEARS ☐ MONTHS

SPOUSE NAME _____

PHONE NUMBERS 0595537599

EMAIL ADDRESS _____

NUMBER OF DEPENDENTS — NUMBER OF CHILDREN —

B.O.B 29/03/1999

IDENTIFICATION

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

ID NUMBER GHA-71905907-8 PLACE OF ISSUE ELMINA

DATE OF ISSUE 31/01/2020 EXPIRY DATE 30/01/2030



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EMPLOYMENT DETAILS

EMPLOYER'S NAME _____

SELF EMPLOYED: BUSINESS TYPE AND DETAILS

FOOD VENDOR

BUSINESS LOCATION/ADDRESS AWINE, CLOSE TO REBECCA MENAHI STALL

NOTE: Indication location address and visible landmark

YEARS IN THIS BUSINESS 2 POSITION OWNER

WEEKLY INCOME GHS 1050 DAILY INCOME GHS 150

LOAN HISTORY

PREVIOUS AMOUNT OBTAINED FROM JY3 _____ DATE _____

LOANS OBTAINED FROM OTHER SOURCES _____

CURRENT WORKING CAPITAL GHS 1,000

LOAN AMOUNT BEING REQUESTED NOW GHS 1,000

REASONS FOR THE LOAN FOR BUSINESS EXPANSION

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



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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 (PHILOMENA DADZIE) 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 [Signature] DATE 30/10/2023

GUARANTOR

I SARAH MENSAH HEREBY GUARANTEE A LOAN OF ONE THOUSAND GHANA CEDI BEING GRANTED TO (FULL NAME OF BORROWER) PHILOMENA DADZIE

WHOM I AM RELATED AS COUSIN

AGE 26 TELL: 0553135197 GUARANTOR'S WORK PUMP ATTENDANT
STEEL FILING STATION, AKWINE.

I SARAH MENSAH 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 [Signature]

D.O.B 14/09/1997

AKWINE.

Passport Photo

LOAN LIABILITY AGREEMENT FORM

I PHILOMENA DADZIE 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 forand.....

(Borrower)

(Guarantor)

Clients of MJY3 concerning this loan agreement in thelanguage 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] 