



**LOAN APPLICATION FORM AND GUARANTOR INFORMATION**

**APPLICANT DETAILS**

1 FIRST NAME ABA MIDDLE NAME \_\_\_\_\_  
SURNAME GYAKIE  
ADDRESS \_\_\_\_\_  
HOUSE NUMBER HN 11/15, SOMETHING

NOTE: Please indicate your residential address and a visible landmark

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

NUMBER OF YEARS AT THIS ADDRESS: 35 YEARS \_\_\_\_\_ MONTHS

SPOUSE NAME \_\_\_\_\_

PHONE NUMBERS 0248050026

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

NUMBER OF DEPENDENTS — NUMBER OF CHILDREN 2

D.O.B 01/07/1960

**IDENTIFICATION**

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

ID NUMBER GHA-72791192-5 PLACE OF ISSUE K-E-E-A

DATE OF ISSUE 14/02/2022 EXPIRY DATE 13/02/2039

**LOAN APPLICATION FORM AND GUARANTOR INFORMATION****EMPLOYMENT DETAILS**

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

SELF EMPLOYED: BUSINESS TYPE AND DETAILS

\_\_\_\_\_ CANDY OWNER AND FRUIT SELLER \_\_\_\_\_BUSINESS LOCATION/ADDRESS \_\_\_\_\_ ELMINA FISHERIES \_\_\_\_\_

NOTE: Indication location address and visible landmark

YEARS IN THIS BUSINESS 42 POSITION OWNERWEEKLY INCOME GHS 600 DAILY INCOME \_\_\_\_\_**LOAN HISTORY**PREVIOUS AMOUNT OBTAINED FROM JY3 2000 GHS 250 DATE 07/08/2023 13/11/2023

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

CURRENT WORKING CAPITAL GHS 8,000LOAN AMOUNT BEING REQUESTED NOW GHS 4,000REASONS FOR THE LOAN 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**

**LOAN APPLICATION FORM AND GUARANTOR INFORMATION**

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 (ABA GYAKIE) 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 03/11/2023

**GUARANTOR**

I PATRICK ADJORTIE HEREBY GUARANTEE A LOAN OF FOUR THOUSAND GHANA Cedis BEING GRANTED TO (FULL NAME OF BORROWER) ABA GYAKIE WHOM I AM RELATED AS Co-Worker

AGE 25 TELL: 0248541849 GUARANTOR'S WORK FISHERMAN  
I PATRICK ADJORTIE 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, ABA GYALIE 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, JESSICA ESHUN do hereby agree that I am serving as the interpreter for ABA GYALIE and PATRICK ADORINLE



(Borrower)

(Guarantor)

Clients of MJY3 concerning this loan agreement in the FANTE 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).....