

LOAN APPLICATION FORM AND GUARANTOR INFORMATIONAPPLICANT DETAILS1 FIRST NAME IRENE MIDDLE NAME _____SURNAME EWUSIE

ADDRESS _____

HOUSE NUMBER HM 3/3, ZONGO

NOTE: Please indicate your residential address and a visible landmark

BETHNIN ZONGO MOSQUERESIDENCE: _____ OWNING ☒ RENTAL _____ MORTGAGENUMBER OF YEARS AT THIS ADDRESS: 2 YEARS _____ MONTHS

SPOUSE NAME _____

PHONE NUMBERS 0545785242

EMAIL ADDRESS _____

NUMBER OF DEPENDENTS 1 NUMBER OF CHILDREN —D.O.B 03/04/1998IDENTIFICATIONID TYPE: __VOTER __D. LIC __NHIS __PASSPORT ☒ NATIONALID NUMBER GA-720826481-0 PLACE OF ISSUE SSNITDATE OF ISSUE 18/02/2020 EXPIRY DATE 17/02/2030



JY3 Micro Credit Ltd

LOAN APPLICATION FORM AND GUARANTOR INFORMATION

EMPLOYMENT DETAILS

EMPLOYER'S NAME PRICELESS INTERNATIONAL SCHOOL (TEACHER)

SELF EMPLOYED: BUSINESS TYPE AND DETAILS
FOOD VENDOR

BUSINESS LOCATION/ADDRESS BETTING THE MUSEUM, (ZONGO MEDINA)

NOTE: Indication location address and visible landmark

YEARS IN THIS BUSINESS 1 POSITION OWNER

WEEKLY INCOME GHS 600 DAILY INCOME GHS 100
Monthly Salary: GHS 400

LOAN HISTORY

PREVIOUS AMOUNT OBTAINED FROM JY3 — DATE —

LOANS OBTAINED FROM OTHER SOURCES —

CURRENT WORKING CAPITAL GHS 2000

LOAN AMOUNT BEING REQUESTED NOW GHS 1000

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>
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 (IRENE EWUSIE) 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 31/05/2020

GUARANTOR

I HAJARA SALIFU HEREBY GUARANTEE A LOAN OF ONE THOUSAND GHANA Cedis BEING GRANTED TO (FULL NAME OF BORROWER) IRENE EWUSIE

WHOM I AM RELATED AS COLLEAGUE

AGE 30 TELL: 0547672727 GUARANTOR'S WORK TEACHER

I HAJARA SALIFU 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 19/05/1993

Passport Photo

LOAN LIABILITY AGREEMENT FORM

I, Irene Fwusre..... 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 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, Irene Fwusre..... do hereby agree that I am serving as the interpreter for Irene Fwusre..... and Joana Silva.....

(Borrower)

(Guarantor)

Clients of MJY3 concerning this loan agreement in the English..... 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)..... [Signature] [Thumbprint]

Client signature and thumb print (Required)..... [Signature] [Thumbprint]

Guarantor signature and thumb print [Signature] [Thumbprint]