

Recommended by Veronica Bartel



**JY3 Micro Credit Ltd**

**LOAN APPLICATION FORM AND GUARANTOR INFORMATION**

**APPLICANT DETAILS**

1 FIRST NAME WINIFRED MIDDLE NAME \_\_\_\_\_

SURNAME TAYLOR

ADDRESS \_\_\_\_\_

HOUSE NUMBER Ck - 0046-074 ZONGU

NOTE: Please indicate your residential address and a visible landmark

NEAR ALLOY STORE

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

NUMBER OF YEARS AT THIS ADDRESS: 5 YEARS \_\_\_\_\_ MONTHS

SPOUSE NAME EMMANUEL TAYLOR <sup>0543869400</sup>  
~~0542631464~~

PHONE NUMBERS 0542631464

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

NUMBER OF DEPENDENTS - NUMBER OF CHILDREN 5  
D-0.13 16/04/1960

**IDENTIFICATION**

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

ID NUMBER ~~ATA~~ 719915085-3 PLACE OF ISSUE K.E.E.A

DATE OF ISSUE 08/02/2020 EXPIRY DATE 07/02/2030



**LOAN APPLICATION FORM AND GUARANTOR INFORMATION**

**EMPLOYMENT DETAILS**

EMPLOYER'S NAME COUNT YOUR BLESSING PROVISION STORE

SELF EMPLOYED: BUSINESS TYPE AND DETAILS

COUNT YOUR BLESSING PROVISION STORE.

BUSINESS LOCATION/ADDRESS NEAR NEW MARKET

NOTE: Indication location address and visible landmark

YEARS IN THIS BUSINESS 20 POSITION OWNER

WEEKLY INCOME GHS 3,000 DAILY INCOME GHS 500

**LOAN HISTORY**

PREVIOUS AMOUNT OBTAINED FROM JY3 — DATE —

LOANS OBTAINED FROM OTHER SOURCES —

CURRENT WORKING CAPITAL GHS 20,000

LOAN AMOUNT BEING REQUESTED NOW GHS 1,000

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



**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 (WINIFRED TAYLOR) 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 / THUMB PRINT [Signature] DATE 10/11/2023

**GUARANTOR**

I PAUL MENSAT HEREBY GUARANTEE A LOAN OF GH¢ 1,000 BEING GRANTED TO (FULL NAME OF BORROWER) WINIFRED TAYLOR

WHOM I AM RELATED AS FRIEND

AGE 54 TELL: 024211351 GUARANTOR'S WORK DUNN'S A BOUTIQUE  
Closed to NPP OFFICE, AWOINE  
I PAUL MENSAT 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 24/11/1969

Passport Photo



**LOAN LIABILITY AGREEMENT FORM**

I, WINIFRED TAYLOR..... 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, GLORIA BEDATO..... do hereby agree that I am serving as the interpreter for WINIFRED TAYLOR..... and.....

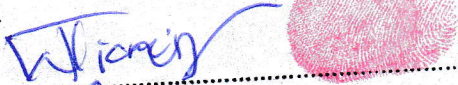
(Borrower)

(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).....  
