

Recommended by Posing Arthur I



**JY3 Micro Credit Ltd**

**LOAN APPLICATION FORM AND GUARANTOR INFORMATION**

**APPLICANT DETAILS**

1 FIRST NAME ALICE MIDDLE NAME \_\_\_\_\_

SURNAME ACKON

ADDRESS \_\_\_\_\_

HOUSE NUMBER B 22 BRONYIBIMA

NOTE: Please indicate your residential address and a visible landmark

AT THE BACK OF GODSEINAT SCHOOL

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

NUMBER OF YEARS AT THIS ADDRESS: 2 YEARS \_\_\_ MONTHS

SPOUSE NAME -

PHONE NUMBERS 0535691577

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

NUMBER OF DEPENDENTS 4 3 NUMBER OF CHILDREN 4

D.O.B 23/08/1981

**IDENTIFICATION**

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

ID NUMBER 94-723425453 PLACE OF ISSUE BRONYIBIMA

DATE OF ISSUE 04/07/2020 EXPIRY DATE 03/07/2030



LOAN APPLICATION FORM AND GUARANTOR INFORMATION

EMPLOYMENT DETAILS

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

SELF EMPLOYED: BUSINESS TYPE AND DETAILS

SEAMSTRESS / SUPPERS SELLER

BUSINESS LOCATION/ADDRESS BRONHIMA

NOTE: Indication location address and visible landmark

YEARS IN THIS BUSINESS 19 POSITION OWNER

WEEKLY INCOME GHS 1200 DAILY INCOME GHS 200

LOAN HISTORY

PREVIOUS AMOUNT OBTAINED FROM JY3 - DATE -

LOANS OBTAINED FROM OTHER SOURCES -

CURRENT WORKING CAPITAL GHS 2700

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>
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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 (ALICE ACKON) 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 11/12/2023

**GUARANTOR**

I VICTORIA AMONAH HEREBY GUARANTEE A LOAN OF GH¢ 1000 BEING GRANTED TO (FULL NAME OF BORROWER) ALICE ACKON

WHOM I AM RELATED AS NEIGHBOR

AGE 45 TELL: 0558464766 GUARANTOR'S WORK SEUS GENERAL

I VICTORIA AMONAH 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 

02/10/1978

Passport Photo



LOAN LIABILITY AGREEMENT FORM

I ALICE ACKON..... 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


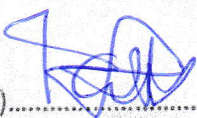
I GLORIA BEDAKO..... do hereby agree that I am serving as the interpreter for ALICE ACKON..... and VICTORIA AMOAH.....



(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).....  
