



LOAN APPLICATION FORM AND GUARANTOR INFORMATION

APPLICANT DETAILS

1 FIRST NAME HETTY MIDDLE NAME _____
SURNAME BAIDEN - TAWIAH
ADDRESS P.O. BOX 240 ELMINA
HOUSE NUMBER EQUAFO ABREM SHS

NOTE: Please indicate your residential address and a visible landmark

BETHIND EQUAFO ABREM SHS SCHOOL PARK

RESIDENCE: ☒ OWNING ☐ RENTAL ☐ MORTGAGE

NUMBER OF YEARS AT THIS ADDRESS: 8 YEARS ☐ MONTHS

SPOUSE NAME —

PHONE NUMBERS 024 642 888 9

EMAIL ADDRESS nettytawiah@gmail.com

NUMBER OF DEPENDENTS 2 NUMBER OF CHILDREN 2

D.O.B 16/11/1985

IDENTIFICATION

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

ID NUMBER GH-646800066-4 PLACE OF ISSUE ELMINA

DATE OF ISSUE 21/02/2020 EXPIRY DATE 20/02/2030



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EMPLOYMENT DETAILS

EMPLOYER'S NAME G.E.S

SELF EMPLOYED: BUSINESS TYPE AND DETAILS

BAKERY BUSINESS

BUSINESS LOCATION/ADDRESS _____

NOTE: Indication location address and visible landmark

YEARS IN THIS BUSINESS 4 POSITION OWNER

WEEKLY INCOME GHS 2400 DAILY INCOME GHS 400

LOAN HISTORY

PREVIOUS AMOUNT OBTAINED FROM JY3 2500 DATE 31/03/2023

LOANS OBTAINED FROM OTHER SOURCES —

CURRENT WORKING CAPITAL GHS 10,000

LOAN AMOUNT BEING REQUESTED NOW GHS 5,000

REASONS FOR THE LOAN FOR BAKERY BUSINESS (EXPANSION)

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			



JY3 Micro Credit Ltd

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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 (HETTY BAIKEN -TAWIAH) 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 2/6/2023

GUARANTOR

I ISABELLA ESTHUN HEREBY GUARANTEE A LOAN OF FIVE THOUSAND GHANA Cedis BEING GRANTED TO (FULL NAME OF BORROWER) HETTY BAIKEN -TAWIAH

WHOM I AM RELATED AS COLEAGUE

AGE 27 TELL: 0591625966 GUARANTOR'S WORK TEACHER

I ISABELLA ESTHUN 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 24/07/1995

Passport Photo

LOAN LIABILITY AGREEMENT FORM

I, Hetty Baiden-Tawiah 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 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).....Baiden 

Guarantor signature and thumb print (Required).....Aw 