

JY3 Micro Credit Ltd

LOAN APPLICATION FORM AND GUARANTOR INFORMATION

	APPLICANT DETAILS		
1	FIRST NAME GERTRUDE MIDDLE NAME NAA KWALER		
	SURNAME QUARITY		
	ADDRESS		
	HOUSE NUMBER HN N/A		
	NOTE: Please indicate your residential address and a visible landmark		
	ADJACENT FARKWA PEACE HOUSE		
	RESIDENCE:OWNING RENTAL MORTGAGE.		
	NUMBER OF YEARS AT THIS ADDRESS: YEARS MONTHS		
	SPOUSE NAME EBENEZER XQUAH		
	PHONE NUMBERS 0547864332		
	EMAIL ADDRESS		
	NUMBER OF DEPENDENTS NUMBER OF CHILDREN D. O. B 18/01/1977		
IDENTIFICATION			
ID T	TYPE:VOTERD. LIC NHISPASSPORTVNATIONAL		
	ID NUMBERCHA - 802443977-6 PLACE OF ISSUE TERA		
	DATE OF ISSUE 15/05/2019 EXPIRY DATE 19/05/2029		

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EMPLOYMENT DETAILS					
EMPLOYER'S NAME					
SELF EMPLOYED: BUSINESS TYPE AND DETAILS HOMEWE APPLIANCE AND BACK STORE					
BUSINESS LOCATION/ADDRESS CPPEST ANJACON TO ANGELICAN COURCH					
NOTE: Indication location address and visible landmark					
YEARS IN THIS BUSINESS & POSITION OWNER					
WEEKLY INCOME CHE 12,000 DAILY INCOME CHE 2,000					
LOAN HISTORY					
PREVIOUS AMOUNT OBTAINED FROM JY3 DATE					
LOANS OBTAINED FROM OTHER SOURCES					
CURRENT WORKING CAPITAL CHG 30,000					
LOAN AMOUNT BEING REQUESTED NOW GUE 1000					
REASONS FOR THE LOAN BUSINESS					
BI-WEEKLY PAYMENTS MONTHLY PAYMENTS					
COLLATERAL					
WHAT ASSETS ARE YOU USING AS A SECURITY FOR THIS LOAN?					
ITEMS VALUE LOCATION DATE ACQUIRED					
LAND					
BUILDING					
FOLLIPMENT/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				
(ATRUDE NAA KWOLEY QUARTEY) 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 26 69 2023				
GUARANTOR				
1 ACTXANDER BATTOUE BATTOE HEREBY GUARANTEE A LOAN OF				
ONE HOWAND GHANA CEDS BEING GRANTED TO (FULL NAME OF BORROWER) GETRUDE MAA KWALEY QUARTEY.				
WHOM I AM RELATED AS BROTHER - IN - LAW.				
AGE 51 TELL: OUT 7344868 GUARANTOR'S WORK ETOTE AGENT				
1 ALTRANDER BAFFOE 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				
AR-				
SIGNATURE/THUMBPRINT THE DOB 29/06/21972				
Passport Photo				

LOAN LIABILITY AGREEMENT FORM

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 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	
	gree that I am serving as the interpreter
forandand	
(Borrower)	(Guarantor)
Clients of MJY3 concerning this loan agreement in the which both clients understand and speak fluently.	language
They, the borrower and the guarantor append their sign this document thereby legal.	natures and their thumb print, making
Interpreter signature and thumb print (Required)	N/A
Client signature and thumb print (Required)	
	<u> </u>
Guarantor signature and thumb print (Required)	