

Recommended by THEODORA N. THOMPSON.



**JY3 Micro Credit Ltd**

**LOAN APPLICATION FORM AND GUARANTOR INFORMATION**

**APPLICANT DETAILS**

1 FIRST NAME ERIC MIDDLE NAME \_\_\_\_\_

SURNAME MEADS

ADDRESS \_\_\_\_\_

HOUSE NUMBER HN 22/1, SIBRIE

NOTE: Please indicate your residential address and a visible landmark

BEHIND POLICE STATION

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

NUMBER OF YEARS AT THIS ADDRESS: 7 YEARS \_\_\_\_\_ MONTHS

SPOUSE NAME MARY KADDO 0279039178

PHONE NUMBERS 0542665620

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

NUMBER OF DEPENDENTS 4 NUMBER OF CHILDREN 4  
D.O.B 22/01/1995

**IDENTIFICATION**

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

ID NUMBER CHA 723561190-6 PLACE OF ISSUE PERSHIE, ELMINA

DATE OF ISSUE 07/07/2020 EXPIRY DATE 06/07/2030



LOAN APPLICATION FORM AND GUARANTOR INFORMATION

EMPLOYMENT DETAILS

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

SELF EMPLOYED: BUSINESS TYPE AND DETAILS

PAINTING / PROVISION STORE

BUSINESS LOCATION/ADDRESS \_\_\_\_\_

NOTE: Indication location address and visible landmark

YEARS IN THIS BUSINESS 5 POSITION OWNER

WEEKLY INCOME GHS 1050 DAILY INCOME PAINTING 150  
PROVISION 200

PROVISION = GHS 1200

LOAN HISTORY

PREVIOUS AMOUNT OBTAINED FROM JY3 \_\_\_\_\_ DATE \_\_\_\_\_

LOANS OBTAINED FROM OTHER SOURCES \_\_\_\_\_

CURRENT WORKING CAPITAL GHS 3,000

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?

ITEMS VALUE LOCATION DATE ACQUIRED

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 (ERIC MENDES) IN THE Portuguese 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  DATE 12/01/2023

**GUARANTOR**


I EKUA WINNIFRED PERJAH HEREBY GUARANTEE A LOAN OF ONE THOUSAND GHANA Cedis BEING GRANTED TO (FULL NAME OF BORROWER) ERIC MENDES

WHOM I AM RELATED AS FRIEND

AGE 34 TELL: 0546882721 GUARANTOR'S WORK sell provisions

I EKUA WINNIFRED PERJAH 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 

DOB 05/02/1989  
HN 7021, JYBRIL

Passport Photo

**LOAN LIABILITY AGREEMENT FORM**

I, ERIC MENDO..... 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, RICHA ESTHER..... do hereby agree that I am serving as the interpreter for ERIC MENDO..... and RICHA WINNEFRED PERALT.....

(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)..... est..... est.....

Client signature and thumb print (Required)..... ..... 

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