

Recommended Hagar Asuomah



**JY3 Micro Credit Ltd**

**LOAN APPLICATION FORM AND GUARANTOR INFORMATION**

**APPLICANT DETAILS**

1 FIRST NAME ROSINA MIDDLE NAME \_\_\_\_\_

SURNAME ARTHUR

ADDRESS \_\_\_\_\_

HOUSE NUMBER HN 213, NEW MARKET BEONTIBIMA

NOTE: Please indicate your residential address and a visible landmark

BEHIND GOD'S WAY SCHOOL

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

NUMBER OF YEARS AT THIS ADDRESS: 4 YEARS \_\_\_\_\_ MONTHS

SPOUSE NAME ISAAC ENTE 0541939598

PHONE NUMBERS 0545652172

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

NUMBER OF DEPENDENTS — NUMBER OF CHILDREN —

D.O.B 03/05/1984

**IDENTIFICATION**

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

ID NUMBER CHA-720931637-2 PLACE OF ISSUE BEONTIBIMA

DATE OF ISSUE 19/02/2020 EXPIRY DATE 18/02/2030

**LOAN APPLICATION FORM AND GUARANTOR INFORMATION****EMPLOYMENT DETAILS**

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

SELF EMPLOYED: BUSINESS TYPE AND DETAILS

DRESS MAKER / PROVISION SELLERBUSINESS LOCATION/ADDRESS NEW MARKET / B BOMYI BIMA

NOTE: Indication location address and visible landmark

YEARS IN THIS BUSINESS 9 POSITION OWNERWEEKLY INCOME GHS 1150 DAILY INCOME GHS 230Provisions GHS 100  
DRESS MAKING GHS 130**LOAN HISTORY**PREVIOUS AMOUNT OBTAINED FROM JY3 — DATE —LOANS OBTAINED FROM OTHER SOURCES —CURRENT WORKING CAPITAL GHS 4500 (Provisions: GHS 2,000 DRESS SHOP: GHS 2500)LOAN AMOUNT BEING REQUESTED NOW GHS 1000REASONS FOR THE LOAN FOR PROVISION 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





**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 (ROSINA AKITHUR) IN THE FAVOR 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 22/09/23

**GUARANTOR**

I MARY ASAMAH HEREBY GUARANTEE A LOAN OF ONE THOUSAND GHANA CEDS BEING GRANTED TO (FULL NAME OF BORROWER) ROSINA AKITHUR.

WHOM I AM RELATED AS COUSIN.

AGE 42 TELL: 0242577095 GUARANTOR'S WORK DRESSMAKER

I MARY ASAMAH 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 \_\_\_\_\_

D.O.B 05/07/1961

HH 63/4, APEWUSIKA, UCC

Passport Photo



**LOAN LIABILITY AGREEMENT FORM**

I, ROSINA FRIED 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.**


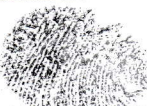
**INTERPRETER DECLARATION**

I, TERESA EYUN do hereby agree that I am serving as the interpreter  
for ROSINA FRIED and MARY AMOBY  
(Borrower) (Guarantor)

Clients of MJY3 concerning this loan agreement in the ..... 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).....