JY3 Micro Credit Ltd

LOAN APPLICATION FORM AND GUARANTOR INFORMATION

APPLICANT DETAILS 1

1	FIRST NAME VERBUICE MIDDLE NAME	
	SURNAME_ BARTELS	
	ADDRESS	
	HOUSE NUMBER 20/13 Lime STREET	
	NOTE: Please indicate your residential address and a visible landmark	
	ABRADA HOUSE	
	RESIDENCE:OWNING RENTAL MORTGAGE.	
	NUMBER OF YEARS AT THIS ADDRESS: YEARS MONTHS	
	SPOUSE NAME JOHES MENSALT	
	PHONE NUMBERS D249214544	
	EMAIL ADDRESS	
	NUMBER OF DEPENDENTS NUMBER OF CHILDREN	
	IDENTIFICATION	
ID T	YPE:VOTERD. LIC NHISPASSPORT \(\sqrt{NATIONAL} \)	
	ID NUMBERGHATIALSSSS-I PLACE OF ISSUE BIMINA	
	DATE OF ISSUE 51/02/2020 EXPIRY DATE 06/02/2030	

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EMPLOYMENT DETAILS	
EMPLOYER'S NAME	
SELF EMPLOYED: BUSINESS TYPE AND DETAILS	
CLOTHING TRANER	
	-
BUSINESS LOCATION/ADDRESS NEW MARKET	
NOTE: Indication location address and visible landmark	
YEARS IN THIS BUSINESS 30 POSITION DUN ER	
WEEKLY INCOME att 2000 DAILY INCOME att 300	¢
PREVIOUS AMOUNT OBTAINED FROM JY3 GHE 2500 DATE 14/07/2	2523
LOANS OBTAINED FROM OTHER SOURCES	
CURRENT WORKING CAPITAL Atta 4000	
LOAN AMOUNT BEING REQUESTED NOW Gtt 3,000	
REASONS FOR THE LOAN	
BUSINESS EXPANSION	
BI-WEEKLY PAYMENTS MONTHLY PAYMENTS	-
COLLATERAL	
WHAT ASSETS ARE YOU USING AS A SECURITY FOR THIS LOAN?	
TTEMS VALUE LOCATION DATE ACQUIRE	<u>ED</u>
LAND	
BUILDING	
EQUIPMENT/TOOLS	

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CONDITIONAL CLAUSE FOR PAYMENT DEFAULTER
DAVMENT 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 (
AND CONDITIONS AS STATED IN THEREOF. APPLICANT SIGNATURE / TUMB PRINT DATE DATE
HEREBY GUARANTEE A LOAN OF THELE THOUSAND GUARANTEE A LOAN OF THELE THOUSAND GUARANTEE BEING GRANTED TO (FULL NAME OF BORROWER) VERONICA BARTELS WHOM I AM RELATED AS CONSIN GUARANTOR'S WORK FIRST CABACTER AGE 49 TELL: DEGASS 93 GUARANTOR'S WORK FIRST CABACTER I HANNALT BURY SOLEMNLY PLEDGE TO BE LIABLE FOR ALL PAYMENTS, LOAN PRINCIPAL, INTEREST, DEFAULT CHARGES AND OTHER
DE ENEOR CED TO COLLECT THE SAID AMOUNT TEUS ALE OTHER STATES
I CONSENT TO THE TERMS AND CONDITIONS OF THIS LOAN. I WILL ALSO MAKE MYSELF AVAILABLE WHEN NEEDED FOR IDENTIFICATION AND VERIFICATION
SIGNATURE / THUMBPRINT Passport Photo

LOAN LIABILITY AGREEMENT FORM

I. When I was 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				
The REDIATO do hereby agree that I am serving as the interpreter for VERTNICA RAPTELS and HANNAH BUKY				
(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)				
all thumb print (Paguirad)				
Client signature and thumb print (Required)				

Guarantor signature and thumb print (Required)