



JY3 Micro Credit Ltd

LOAN APPLICATION FORM AND GUARANTOR INFORMATION

APPLICANT DETAILS

1 FIRST NAME GRACE MIDDLE NAME \_\_\_\_\_

SURNAME INKOOM

ADDRESS \_\_\_\_\_

HOUSE NUMBER HN 35/21, TETEREM

NOTE: Please indicate your residential address and a visible landmark

BEHIND PENTECOST CHURCH

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

NUMBER OF YEARS AT THIS ADDRESS: 5 YEARS \_\_\_\_\_ MONTHS

SPOUSE NAME DAVID CLAUDU 0244156158

PHONE NUMBERS 0241923107

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

NUMBER OF DEPENDENTS 2 NUMBER OF CHILDREN 2

D.O.B 25/07/1991

IDENTIFICATION

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

ID NUMBER GHA-723822602-8 PLACE OF ISSUE TARKWA

DATE OF ISSUE 12/07/2020 EXPIRY DATE 11/07/2030

P.O.Box 8, Elmina, Ghana. 027 734 0998 / 020 412 0751

jy3logistics@gmail.com



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## LOAN APPLICATION FORM AND GUARANTOR INFORMATION

### EMPLOYMENT DETAILS

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

SELF EMPLOYED: BUSINESS TYPE AND DETAILS

FOOD VENDOR

BUSINESS LOCATION/ADDRESS ELMINA AMERICAN SCHOOL

NOTE: Indication location address and visible landmark

YEARS IN THIS BUSINESS 1 POSITION OWNER

WEEKLY INCOME GHS 500 DAILY INCOME GHS 100

### LOAN HISTORY

PREVIOUS AMOUNT OBTAINED FROM JY3 GHS 500 DATE 02/13/2023

LOANS OBTAINED FROM OTHER SOURCES —

CURRENT WORKING CAPITAL GHS 1200

LOAN AMOUNT BEING REQUESTED NOW GHS 1500

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

EQUIPMENT/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 (GRACE INKOOM) 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 Tatay DATE 15/05/2023

### GUARANTOR

I LAWRENCIA NAADU LARTE HEREBY GUARANTEE A LOAN OF ONE THOUSAND FIVE HUNDRED BEING GRANTED TO (FULL NAME OF BORROWER) GRACE INKOOM

WHOM I AM RELATED AS FRIEND

AGE 26 TELL: 0256780899 GUARANTOR'S WORK SEAMSTRESS

I LAWRENCIA NAADU LARTE 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 06/06/1997

HM 13/17, DENTED

Passport Photo



## LOAN LIABILITY AGREEMENT FORM

I, Grace Intsom 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 a loan is in default, our clients 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, Lawrcia Naadu Larky do hereby agree that I am serving as the interpreter for Grace Intsom and Lawrcia Naadu Larky

(Borrower)

(Guarantor)

Clients of MJY3 concerning this loan agreement in the Fante 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).....Grace.....Intsom.....

Guarantor Signature and thumb print