

Recommended by VERONICA BARTELS.



**JY3 Micro Credit Ltd**

**LOAN APPLICATION FORM AND GUARANTOR INFORMATION**

**APPLICANT DETAILS**

1 FIRST NAME FLORENCE MIDDLE NAME \_\_\_\_\_

SURNAME SAM

ADDRESS \_\_\_\_\_

HOUSE NUMBER ~~111~~ NEW BUILDING, NO HOUSE NUMBER

NOTE: Please indicate your residential address and a visible landmark

NEAR LOVER' INN STOP SPOT, PEARL STREET

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

NUMBER OF YEARS AT THIS ADDRESS: 3 YEARS \_\_\_\_\_ MONTHS

SPOUSE NAME KWAME OFFEI 0559888648

PHONE NUMBERS 0558552326

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

NUMBER OF DEPENDENTS 3 NUMBER OF CHILDREN 3

D.O.B 27/04/1962

**IDENTIFICATION**

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

ID NUMBER GHA-719899239-5 PLACE OF ISSUE MANUEM

DATE OF ISSUE 08/02/2020 EXPIRY DATE 07/02/2030



**LOAN APPLICATION FORM AND GUARANTOR INFORMATION**

**EMPLOYMENT DETAILS**

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

SELF EMPLOYED: BUSINESS TYPE AND DETAILS

FISH MERCHANT

BUSINESS LOCATION/ADDRESS ELMWA FUTHERIES.

NOTE: Indication location address and visible landmark

YEARS IN THIS BUSINESS 6 POSITION OWNER

WEEKLY INCOME GH¢ 5000 DAILY INCOME GH¢ 1000

Profit GH¢ 500 Profit 100gh

**LOAN HISTORY**

PREVIOUS AMOUNT OBTAINED FROM JY3 — DATE —

LOANS OBTAINED FROM OTHER SOURCES —

CURRENT WORKING CAPITAL GH¢ 3,000

LOAN AMOUNT BEING REQUESTED NOW GH¢ 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?

<u>ITEMS</u>	<u>VALUE</u>	<u>LOCATION</u>	<u>DATE ACQUIRED</u>
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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 (FLORENCE SAM) IN THE FRANCIS 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 [Signature] DATE 27/10/23

**GUARANTOR**

I THERESA ARTHUR HEREBY GUARANTEE A LOAN OF ONE THOUSAND GHANA CEDI BEING GRANTED TO (FULL NAME OF BORROWER) FLORENCE SAM

WHOM I AM RELATED AS CHURCH MEMBER

AGE 31 TELL: 0535644626 GUARANTOR'S WORK FRUIT SELLER

I THERESA ARTHUR 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 [Signature]

D.O.B 27/07/1992

HH 42/13, ROMAN HILL.

Passport Photo



**LOAN LIABILITY AGREEMENT FORM**

I, FLORENCE AM..... 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, H/A..... do hereby agree that I am serving as the interpreter  
for H/A..... and.....  
(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).....

H/A  
  
  
  
  
  
