

Recommended by MICHA BLANKSON



JY3 Micro Credit Ltd

LOAN APPLICATION FORM AND GUARANTOR INFORMATION

APPLICANT DETAILS

1 FIRST NAME FLORENCE MIDDLE NAME _____
SURNAME FRIMPONG

ADDRESS _____

HOUSE NUMBER HH 46/6, ESUARIR.

NOTE: Please indicate your residential address and a visible landmark

OPPOSITE CH BARR ESUARIR

RESIDENCE: _____ OWNING ☒ RENTAL _____ MORTGAGE.

NUMBER OF YEARS AT THIS ADDRESS: 10 YEARS _____ MONTHS

SPOUSE NAME ERIC FRIMPONG

PHONE NUMBERS 024272060 0242720360

EMAIL ADDRESS _____

NUMBER OF DEPENDENTS 2 NUMBER OF CHILDREN 2

D.O.B 10/03/1975

IDENTIFICATION

ID TYPE: __VOTER __D. LIC __NHIS __PASSPORT ☒ NATIONAL

ID NUMBER ATA-720023135-9 PLACE OF ISSUE ELMINA

DATE OF ISSUE 10/02/2020 EXPIRY DATE 09/02/2030

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

EMPLOYER'S NAME _____

SELF EMPLOYED: BUSINESS TYPE AND DETAILS

DURABLE SHOPBUSINESS LOCATION/ADDRESS OPP. CEN BANK ESURADYIN

NOTE: Indication location address and visible landmark

YEARS IN THIS BUSINESS 13 POSITION OWNERWEEKLY INCOME Cd\$ 1800 DAILY INCOME Cd\$ 300**LOAN HISTORY**

PREVIOUS AMOUNT OBTAINED FROM JY3 _____ DATE _____

LOANS OBTAINED FROM OTHER SOURCES _____

CURRENT WORKING CAPITAL Cd\$ 3500LOAN AMOUNT BEING REQUESTED NOW Cd\$ 1000REASONS 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 4 FANTE 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 FRIMpong) 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  DATE 09/10/20

GUARANTOR

I COMFORT AGARE ENUA AMOAKO HEREBY GUARANTEE A LOAN OF ONE THOUSAND GHANA CEDS BEING GRANTED TO (FULL NAME OF BORROWER) FLORENCE FRIMpong WHOM I AM RELATED AS FRIEND.

AGE 32 TELL: 05315 8383 GUARANTOR'S WORK SEW MATERIALS

I COMFORT AGARE ENUA AMOAKO 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 07/05/1991 

Passport Photo

LOAN LIABILITY AGREEMENT FORM

I FLORENCE FRIMPONG..... 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 JESSICA ESTHUMES..... do hereby agree that I am serving as the interpreter for FLORENCE FRIMPONG..... and COMFORT ASARE FRUA AMAKO.....

(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)..... esth..... esth.....

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

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