



# LOAN APPLICATION FORM AND GUARANTOR INFORMATION

## APPLICANT DETAILS

1 FIRST NAME MERCY MIDDLE NAME \_\_\_\_\_

SURNAME EFFRIM

ADDRESS \_\_\_\_\_

HOUSE NUMBER 11 / 6 KOBINA GYAN SQUARE

NOTE: Please indicate your residential address and a visible landmark

AT THE BACK OF METHODIST CHURCH

RESIDENCE: ☒ OWNING ☐ RENTAL ☐ MORTGAGE

NUMBER OF YEARS AT THIS ADDRESS: 8 YEARS ☐ MONTHS

SPOUSE NAME \_\_\_\_\_

PHONE NUMBERS 0551365905

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

NUMBER OF DEPENDENTS 1 NUMBER OF CHILDREN 4

D-0-B15/06/1971

## IDENTIFICATION

ID TYPE: ☐ VOTER ☐ D. LIC ☐ NHIS ☐ PASSPORT ☒ NATIONAL

ID NUMBER 001035527-3 ~~719975524-1~~ PLACE OF ISSUE ELMINA

DATE OF ISSUE 10/04/2020 EXPIRY DATE 09/02/2030

ABSA Group Meeting.

Old Post office, Chapel Square

Friday 9-10am.

Dubie Maame Farbi 0247251563

line



**LOAN APPLICATION FORM AND GUARANTOR INFORMATION**

**EMPLOYMENT DETAILS**

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

SELF EMPLOYED: BUSINESS TYPE AND DETAILS

\_\_\_\_\_ FOOD VENDOR \_\_\_\_\_

BUSINESS LOCATION/ADDRESS IN FRONT OF CN BANK

NOTE: Indication location address and visible landmark

YEARS IN THIS BUSINESS 00 POSITION OWNER

WEEKLY INCOME GHS 3600 DAILY INCOME GHS 600

**LOAN HISTORY**

PREVIOUS AMOUNT OBTAINED FROM JY3 - DATE -

LOANS OBTAINED FROM OTHER SOURCES -

CURRENT WORKING CAPITAL GHS 23000

LOAN AMOUNT BEING REQUESTED NOW GHS 1000

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





**JY3 Micro Credit Ltd**


**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 (MERCY EFFRIM) 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 12/12/2023

**GUARANTOR**

I PAULINA GIM HEREBY GUARANTEE A LOAN OF GH¢ 1000 BEING GRANTED TO (FULL NAME OF BORROWER) MERCY EFFRIM

WHOM I AM RELATED AS FRIEND

AGE 61 TELL: 0558143297 GUARANTOR'S WORK FOOD VENDOR

I PAULINA GIM 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 22/08/1962  
MBULCO DAN ITO

Passport Photo



LOAN LIABILITY AGREEMENT FORM

I MERCY EFFRIM..... 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 ALORIN BEDAKO..... do hereby agree that I am serving as the interpreter for MERCY EFFRIM..... and PAULINA GITI.....

(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).....



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

