



**JY3 Micro Credit Ltd**

**LOAN APPLICATION FORM AND GUARANTOR INFORMATION**

**APPLICANT DETAILS**

1 FIRST NAME JOSEPH MIDDLE NAME \_\_\_\_\_

SURNAME AGITHUR

ADDRESS \_\_\_\_\_

HOUSE NUMBER HM 77 ELFINA ATO ALWASHIE ST

NOTE: Please indicate your residential address and a visible landmark

OLD POST OFFICE

RESIDENCE: ☒ OWNING ☐ RENTAL ☐ MORTGAGE

NUMBER OF YEARS AT THIS ADDRESS: 1 YEARS ☐ MONTHS

SPOUSE NAME -

PHONE NUMBERS 0543599602

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

NUMBER OF DEPENDENTS 3 NUMBER OF CHILDREN 3

D.O.B 19/01/1971

**IDENTIFICATION**

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

ID NUMBER GHA-719409362-1 PLACE OF ISSUE ELFINA

DATE OF ISSUE 04/02/2020 EXPIRY DATE 03/02/2030



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**EMPLOYMENT DETAILS**

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

SELF EMPLOYED: BUSINESS TYPE AND DETAILS

\_\_\_\_\_  
TAILOR / SEAFOODS VENDOR

BUSINESS LOCATION/ADDRESS \_\_\_\_\_ OLD POST OFFICE

NOTE: Indication location address and visible landmark

YEARS IN THIS BUSINESS \_\_\_\_\_ POSITION \_\_\_\_\_ OWNER

WEEKLY INCOME \_\_\_\_\_ GH¢ 1200 DAILY INCOME \_\_\_\_\_ GH¢ 200

**LOAN HISTORY**

PREVIOUS AMOUNT OBTAINED FROM JY3 \_\_\_\_\_ GH¢ 2000 DATE \_\_\_\_\_ 08-08-2023

LOANS OBTAINED FROM OTHER SOURCES \_\_\_\_\_ -

CURRENT WORKING CAPITAL \_\_\_\_\_ GH¢ 2000

LOAN AMOUNT BEING REQUESTED NOW \_\_\_\_\_ GH¢ 2500

REASONS FOR THE LOAN \_\_\_\_\_

\_\_\_\_\_ 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>
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 (JOSEPH ARTHUR) IN THE FAVITE 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 / THUMB PRINT [Signature] DATE 14/12/2023

GUARANTOR

I GIDEON MARK ESTHIN HEREBY GUARANTEE A LOAN OF Gh¢ 2500 BEING GRANTED TO (FULL NAME OF BORROWER) JOSEPH ARTHUR WHOM I AM RELATED AS FRIEND

AGE 40 TELL: 0543176634 GUARANTOR'S WORK WELDER

I GIDEON MARK ESTHIN 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 22/07/1982

Passport Photo



LOAN LIABILITY AGREEMENT FORM

I JOSEPH ARTHUR..... 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 ALOPIA BENAKO..... do hereby agree that I am serving as the interpreter for JOSEPH ARTHUR..... and GIDEON MARK ESTUM.....

(Borrower)

(Guarantor)

Clients of MJY3 concerning this loan agreement in the FANICE..... 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).....