



LOAN APPLICATION FORM AND GUARANTOR INFORMATION

APPLICANT DETAILS

1 FIRST NAME AGNES MIDDLE NAME _____

SURNAME COBBINAH

ADDRESS _____

HOUSE NUMBER 32 / 20 A NYAME TEASE

NOTE: Please indicate your residential address and a visible landmark

OPPOSITE NYAME TEASE HOUSE

RESIDENCE: _____ OWNING ☒ RENTAL _____ MORTGAGE

NUMBER OF YEARS AT THIS ADDRESS: 34 YEARS _____ MONTHS

SPOUSE NAME KWESI QUAYE

PHONE NUMBERS 0240548856

EMAIL ADDRESS _____

NUMBER OF DEPENDENTS 1 NUMBER OF CHILDREN 3

D.O.B 04/04/1962

IDENTIFICATION

ID TYPE: __VOTER __D. LIC __NHIS __PASSPORT ☒ NATIONAL

ID NUMBER GH-723561944-3 PLACE OF ISSUE _____

DATE OF ISSUE 07/07/2020 EXPIRY DATE 06/07/2030



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He realised she lives in the same neighbourhood:
with Alice Edmonson. He made enquiries from Alice
and she gave a positive feedback about Aunt's
Cobbina.



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EMPLOYMENT DETAILS

EMPLOYER'S NAME _____

SELF EMPLOYED: BUSINESS TYPE AND DETAILS

_____ FOOD VENDOR _____

BUSINESS LOCATION/ADDRESS ELMINA CHAPEL SQUARE

NOTE: Indication location address and visible landmark

YEARS IN THIS BUSINESS 30 POSITION OWNER

WEEKLY INCOME avg 2100 DAILY INCOME avg 300

LOAN HISTORY

PREVIOUS AMOUNT OBTAINED FROM JY3 _____ DATE _____

LOANS OBTAINED FROM OTHER SOURCES _____

CURRENT WORKING CAPITAL avg

LOAN AMOUNT BEING REQUESTED NOW avg 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



JY3 Micro Credit Ltd


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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 (AGNES COBBINAH) 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 20/11/2023

GUARANTOR

I DONTUS A. ACQUANDOTT HEREBY GUARANTEE A LOAN OF GHC/1,000 BEING GRANTED TO (FULL NAME OF BORROWER) AGNES COBBINAH

WHOM I AM RELATED AS FRIEND

AGE 77 TELL: 0555954609 GUARANTOR'S WORK ARTIST

I DONTUS A. ACQUANDOTT 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-0-302/05/1946

Passport Photo

LOAN LIABILITY AGREEMENT FORM

I, AGNES COBBINAH 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, GLORIA BEDAKO do hereby agree that I am serving as the interpreter for AGNES COBBINAH and DENIUS A. ACQUANBOTH

(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).....