



LOAN APPLICATION FORM AND GUARANTOR INFORMATION

APPLICANT DETAILS

1 FIRST NAME ERNESTINA MIDDLE NAME _____

SURNAME MINGAHI

ADDRESS _____

HOUSE NUMBER SSNIT, BLOCK 4 FLAT B GROUND FLOOR

NOTE: Please indicate your residential address and a visible landmark

OPPOSITE METABUS STS

RESIDENCE: _____ OWNING ☒ RENTAL _____ MORTGAGE.

NUMBER OF YEARS AT THIS ADDRESS: 4 YEARS _____ MONTHS

SPOUSE NAME EMMANUEL KWESI OTENGAH

PHONE NUMBERS 0242608942

EMAIL ADDRESS -

NUMBER OF DEPENDENTS 3 NUMBER OF CHILDREN 3

DOB 28/06/1984

IDENTIFICATION

ID TYPE: __VOTER __D. LIC __NHIS __PASSPORT __NATIONAL

ID NUMBER _____ PLACE OF ISSUE BANTEMA

DATE OF ISSUE 06/02/2020 EXPIRY DATE 05/02/2030



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EMPLOYMENT DETAILS

EMPLOYER'S NAME Miss BANTAMA AKTUM BASIC SCHOOL

SELF EMPLOYED: BUSINESS TYPE AND DETAILS

PRINT DESIGNS AND LOGO

BUSINESS LOCATION/ADDRESS BANTUMA - AKTUM

NOTE: Indication location address and visible landmark

YEARS IN THIS BUSINESS _____ POSITION OWNER

WEEKLY INCOME GHS 700 DAILY INCOME GHS 100

LOAN HISTORY

PREVIOUS AMOUNT OBTAINED FROM JY3 GHS 1500 DATE 07/07/2023

LOANS OBTAINED FROM OTHER SOURCES —

CURRENT WORKING CAPITAL GHS 2500

LOAN AMOUNT BEING REQUESTED NOW GHS 2000

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 (ERNESTINA MENSAH) 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 [Signature] DATE 23/10/23

GUARANTOR

I GODSON KOW PATTERSON HEREBY GUARANTEE A LOAN OF TWO THOUSAND GHANA CEDI BEING GRANTED TO (FULL NAME OF BORROWER) ERNESTINA MENSAH

WHOM I AM RELATED AS CO-WORKER

AGE 40 TELL: 0243861506 GUARANTOR'S WORK TEACHER

I GODSON KOW PATTERSON 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 22/03/1973

Passport Photo

LOAN LIABILITY AGREEMENT FORM

I ERASTINA MENGAH 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 N/A do hereby agree that I am serving as the interpreter forand.....

(Borrower)

(Guarantor)

Clients of MJY3 concerning this loan agreement in thelanguage 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).....N/A.....

Client signature and thumb print (Required).....[Signature].....

Guarantor signature and thumb print (Required).....[Signature].....