

Recommended by Alike Edmonson.



JY3 Micro Credit Ltd

LOAN APPLICATION FORM AND GUARANTOR INFORMATION

APPLICANT DETAILS

1 FIRST NAME DAVID MIDDLE NAME _____

SURNAME CLAUDS

ADDRESS _____

HOUSE NUMBER HN 35/21 JETERM

NOTE: Please indicate your residential address and a visible landmark

OPPOSITE CHRIST FOR ALL MISSION.

RESIDENCE: ☒ OWNING ☐ RENTAL ☐ MORTGAGE

NUMBER OF YEARS AT THIS ADDRESS: 5 YEARS ☐ MONTHS

SPOUSE NAME _____

PHONE NUMBERS 0244156158

EMAIL ADDRESS _____

NUMBER OF DEPENDENTS 2 NUMBER OF CHILDREN 2

D.O.B 03/01/1986

IDENTIFICATION

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

ID NUMBER GHA-720734072-8 PLACE OF ISSUE ELUBA

DATE OF ISSUE 18/02/2020 EXPIRY DATE 17/02/2030



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EMPLOYMENT DETAILS

EMPLOYER'S NAME OBENG PHONES AND REPAIRS

SELF EMPLOYED: BUSINESS TYPE AND DETAILS

OWNS A PHONE SHOP / TECHNICIAN / REPAIRER

BUSINESS LOCATION/ADDRESS _____

NOTE: Indication location address and visible landmark

YEARS IN THIS BUSINESS 30 POSITION OWNER

WEEKLY INCOME att'd 6,300 DAILY INCOME att'd 700

LOAN HISTORY

PREVIOUS AMOUNT OBTAINED FROM JY3 - DATE -

LOANS OBTAINED FROM OTHER SOURCES -

CURRENT WORKING CAPITAL att'd 10,000

LOAN AMOUNT BEING REQUESTED NOW att'd 1,000

REASONS FOR THE LOAN _____

To Top-up an amount 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 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 (DAVID CLAUDES) 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 David  DATE 03/11/2023

GUARANTOR

I SARAH FAMEYE HEREBY GUARANTEE A LOAN OF GHTD 1,000 BEING GRANTED TO (FULL NAME OF BORROWER) DAVID CLAUDES

WHOM I AM RELATED AS FRIENDS

AGE 22 TELL: 0599868963 GUARANTOR'S WORK CATER

I DAVID CLAUDES 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 21/09/2000

Passport Photo

LOAN LIABILITY AGREEMENT FORM

I, DAVID CLAUSS 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 for DAVID CLAUSS and SARAH TAMEYE

(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).....David

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

