

Recommended by ELIZABETH MARCO



JY3 Micro Credit Ltd

LOAN APPLICATION FORM AND GUARANTOR INFORMATION

APPLICANT DETAILS

1 FIRST NAME FRANCIS WILLIAM MIDDLE NAME HAIZEL

SURNAME COBBINA

ADDRESS _____

HOUSE NUMBER 111 FLAT 11, ELMINA ESTATE

NOTE: Please indicate your residential address and a visible landmark

RESIDENCE: ☒ OWNING ☐ RENTAL ☐ MORTGAGE

NUMBER OF YEARS AT THIS ADDRESS: 36 YEARS ☐ MONTHS

SPOUSE NAME NANA AMA BOATEMAA BONSY 0247106273

PHONE NUMBERS 0598414027

EMAIL ADDRESS —

NUMBER OF DEPENDENTS 2 NUMBER OF CHILDREN 2

D.O.B 02/08/1987

IDENTIFICATION

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

ID NUMBER GHA-723582682-3 PLACE OF ISSUE ELMINA

DATE OF ISSUE 08/07/2020 EXPIRY DATE 07/07/2030



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EMPLOYMENT DETAILS

EMPLOYER'S NAME _____

SELF EMPLOYED: BUSINESS TYPE AND DETAILS

TAXI DRIVER/ BUYING AND SELLING OF
MEN'S CLOTHES AND FOOTWEAR

BUSINESS LOCATION/ADDRESS _____

NOTE: Indication location address and visible landmark

YEARS IN THIS BUSINESS _____ POSITION OWNER

WEEKLY INCOME GHS 1750 DAILY INCOME GHS 350

LOAN HISTORY

PREVIOUS AMOUNT OBTAINED FROM JY3 _____ DATE _____

LOANS OBTAINED FROM OTHER SOURCES _____

CURRENT WORKING CAPITAL GHS 48,000 (PRICE OF TAXI)

LOAN AMOUNT BEING REQUESTED NOW GHS 1500

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 (FRANCIS WILLIAM HAZEL COBBINA) 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 / TUMB PRINT [Signature] DATE 28/02/2013

GUARANTOR

I HARRIET ESTUN HEREBY GUARANTEE A LOAN OF ONE THOUSAND FIVE HUNDRED BEING GRANTED TO (FULL NAME OF BORROWER) FRANCIS WILLIAM HAZEL COBBINA WHOM I AM RELATED AS FRIEND.

AGE 35 TELL: 0547097177 GUARANTOR'S WORK SEAMRESS BEHIND GOIL FILLING STATION

I HARRIET ESTUN 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 28/02/1988

HN: 10 AMERICAN STREET, BEHIND GOIL FILLING STATION, EMINA.

Passport Photo

LOAN LIABILITY AGREEMENT FORM

I, FRANCIS W. H. COBBINA..... 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 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].....