

Recommended by Aba mendisad.



JY3 Micro Credit Ltd

LOAN APPLICATION FORM AND GUARANTOR INFORMATION

APPLICANT DETAILS

1 FIRST NAME AMAHUA ETUA MIDDLE NAME _____

SURNAME AMAHUA

ADDRESS HN 8/20, Akot Bisiñ Elmina

HOUSE NUMBER _____

NOTE: Please indicate your residential address and a visible landmark

NEAR NYAME TEASE

RESIDENCE: _____ OWNING ☒ RENTAL _____ MORTGAGE.

NUMBER OF YEARS AT THIS ADDRESS: 10 YEARS _____ MONTHS

SPOUSE NAME _____

PHONE NUMBERS 0597015170

EMAIL ADDRESS _____

NUMBER OF DEPENDENTS 2 NUMBER OF CHILDREN 5

IDENTIFICATION

ID TYPE: __VOTER __D. LIC __NHIS __PASSPORT ☒ NATIONAL

ID NUMBER CHA-733873112-6 PLACE OF ISSUE ELMINA

DATE OF ISSUE 13/07/2020 EXPIRY DATE 12/07/2030

LOAN APPLICATION FORM AND GUARANTOR INFORMATION

EMPLOYMENT DETAILS

EMPLOYER'S NAME _____

SELF EMPLOYED: BUSINESS TYPE AND DETAILS

VEGETABLE TRADER / CHARCOAL
PRODUCER IN LARGE QUANTITY FOR RETAIL.

BUSINESS LOCATION/ADDRESS _____ ELMINA FISHRIES

NOTE: Indication location address and visible landmark

YEARS IN THIS BUSINESS 31 POSITION OWNER

WEEKLY INCOME GHS 1200 DAILY INCOME GHS 200
Charcoal GH\$ 375

LOAN HISTORY

PREVIOUS AMOUNT OBTAINED FROM JY3 _____ DATE _____

LOANS OBTAINED FROM OTHER SOURCES _____

CURRENT WORKING CAPITAL GH\$ 5500

LOAN AMOUNT BEING REQUESTED NOW GH\$ 6000

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>
--------------	--------------	-----------------	----------------------

LAND

BUILDING

EQUIPMENT/TOOLS

LOAN APPLICATION FORM AND GUARANTOR INFORMATION

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 (EFUA AMIANA) 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 01/11/2023

GUARANTOR

I MONICA GYIM HEREBY GUARANTEE A LOAN OF GH¢ 1,000 BEING GRANTED TO (FULL NAME OF BORROWER) EFUA AMIANA

WHOM I AM RELATED AS AUNTIE

AGE 31 TELL: 0566484244 GUARANTOR'S WORK RETAIL of EGGS

I MONICA GYIM 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 25/04/1992

Passport Photo

LOAN LIABILITY AGREEMENT FORM

I, AXIAIA EFUA 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, Abonja Bediako do hereby agree that I am serving as the interpreter for EFUA ANNAIA and MONICA AYIM.

(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).....