

Recommended by Rebecca Mensah



**JY3 Micro Credit Ltd**

**LOAN APPLICATION FORM AND GUARANTOR INFORMATION**

**APPLICANT DETAILS**

1 FIRST NAME GRACE MIDDLE NAME \_\_\_\_\_

SURNAME CUDDIE

ADDRESS \_\_\_\_\_

HOUSE NUMBER HH 74/1A, AWHAMEE

NOTE: Please indicate your residential address and a visible landmark

INFRONT OF TOTAL LIFE CHAPEL INTERNATIONAL

RESIDENCE: ☒ OWNING \_\_\_\_\_ RENTAL \_\_\_\_\_ MORTGAGE \_\_\_\_\_

NUMBER OF YEARS AT THIS ADDRESS: 29 YEARS \_\_\_\_\_ MONTHS

SPOUSE NAME THEOPHILUS S. TANDU 0246463207

PHONE NUMBERS 0245490167

EMAIL ADDRESS \_\_\_\_\_

NUMBER OF DEPENDENTS 2 NUMBER OF CHILDREN 2

DOB 23/04/1994

**IDENTIFICATION**

ID TYPE: \_\_VOTER \_\_D. LIC \_\_NHIS \_\_PASSPORT ☒ NATIONAL

ID NUMBER GH-718986189-1 PLACE OF ISSUE ELMINA

DATE OF ISSUE 30/01/2020 EXPIRY DATE 29/01/2030



## LOAN APPLICATION FORM AND GUARANTOR INFORMATION

### EMPLOYMENT DETAILS

EMPLOYER'S NAME \_\_\_\_\_

SELF EMPLOYED: BUSINESS TYPE AND DETAILS

FOOD VENDOR : (RICEWATER, INDOMIE, BRAISED RICE)

BUSINESS LOCATION/ADDRESS INFRONT OF TOTAL LIFE CHAPEL INTERNATIONAL  
SHOP IS INFRONT OF HER HOUSE

NOTE: Indication location address and visible landmark

YEARS IN THIS BUSINESS 15 POSITION OWNER

WEEKLY INCOME GHS 2100 DAILY INCOME GHS 300

### LOAN HISTORY

PREVIOUS AMOUNT OBTAINED FROM JY3 \_\_\_\_\_ DATE \_\_\_\_\_

LOANS OBTAINED FROM OTHER SOURCES \_\_\_\_\_

CURRENT WORKING CAPITAL GHS 3,500

LOAN AMOUNT BEING REQUESTED NOW GHS 1000

REASONS FOR THE LOAN TO TOP UP AMOUNT FOR HER BUSINESS  
EXPANSION

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





**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 (GRACE CUDJOE) IN THE FAVORITE 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 27/09/23

**GUARANTOR**

I CHRISTOPHER BAIDOO HEREBY GUARANTEE A LOAN OF ONE THOUSAND GHANA Cedis BEING GRANTED TO (FULL NAME OF BORROWER) GRACE CUDJOE

WHOM I AM RELATED AS Cousin

AGE 22 TELL: 0530138914 GUARANTOR'S WORK FOOTWEAR SELLER

I CHRISTOPHER BAIDOO 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]

HN 74/1A AWINNEE

D.O.B 23/10/2001

Passport Photo

**LOAN LIABILITY AGREEMENT FORM**

I, GRACE CORDJUE ..... 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 .....and.....

(Borrower)

(Guarantor)

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

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

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