

Recommended by Grace Cudjoe.



JY3 Micro Credit Ltd

LOAN APPLICATION FORM AND GUARANTOR INFORMATION

APPLICANT DETAILS

1 FIRST NAME MATILDA MIDDLE NAME _____

SURNAME AMISSAH

ADDRESS _____

HOUSE NUMBER HH 70/1 AWEENE

NOTE: Please indicate your residential address and a visible landmark

BEHIND GRACE BOOK STORE

RESIDENCE: _____ OWNING ☒ RENTAL _____ MORTGAGE

NUMBER OF YEARS AT THIS ADDRESS: 20 YEARS _____ MONTHS

SPOUSE NAME Isaac Mensu - 0550262199

PHONE NUMBERS 0249533466

EMAIL ADDRESS _____

NUMBER OF DEPENDENTS 1 NUMBER OF CHILDREN 3

D.O.B 28/04/1990

IDENTIFICATION

ID TYPE: __VOTER __D. LIC __NHIS __PASSPORT ☒ NATIONAL

ID NUMBER ATA-718903511-1 PLACE OF ISSUE ELMINA

DATE OF ISSUE 29/01/2020 EXPIRY DATE 28/01/2030

LOAN APPLICATION FORM AND GUARANTOR INFORMATION**EMPLOYMENT DETAILS**

EMPLOYER'S NAME _____

SELF EMPLOYED: BUSINESS TYPE AND DETAILS

FISHMONGERBUSINESS LOCATION/ADDRESS ELMINA FISHRIES

NOTE: Indication location address and visible landmark

YEARS IN THIS BUSINESS 3 POSITION OWNERWEEKLY INCOME GHS 9000DAILY INCOME GHS 1500Profit (GHS 900)Profit (150)**LOAN HISTORY**PREVIOUS AMOUNT OBTAINED FROM JY3 — DATE —LOANS OBTAINED FROM OTHER SOURCES —CURRENT WORKING CAPITAL GHS 3000LOAN AMOUNT BEING REQUESTED NOW GHS 1000

REASONS FOR THE LOAN

FOR BUSINESS

BI-WEEKLY PAYMENTS _____ MONTHLY PAYMENTS _____

COLLATERAL

WHAT ASSETS ARE YOU USING AS A SECURITY FOR THIS LOAN?

ITEMSVALUELOCATIONDATE ACQUIRED

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 (MATILDA AMISSAH) 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 _____

GUARANTOR

I IRENE FIRESOM HEREBY GUARANTEE A LOAN OF GH¢ 1000 BEING GRANTED TO (FULL NAME OF BORROWER) MATILDA AMISSAH WHOM I AM RELATED AS COUSIN.

AGE 20 TELL: 0531898734 GUARANTOR'S WORK WAITRESS

I IRENE FIRESOM 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 17/05/2003
7011 AWEENE

Passport Photo

LOAN LIABILITY AGREEMENT FORM

I, MATILDA AMISSAH..... 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

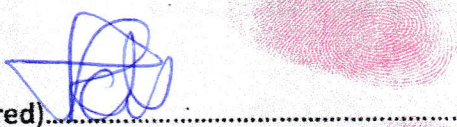
I, GLORIA BEDIATO..... do hereby agree that I am serving as the interpreter for MATILDA AMISSAH..... and IRENE FIRESON.....


(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).....
