

old client



JY3 Micro Credit Ltd

LOAN APPLICATION FORM AND GUARANTOR INFORMATION

APPLICANT DETAILS

1 FIRST NAME BEATRICE MIDDLE NAME _____
SURNAME BUABENG

ADDRESS _____

HOUSE NUMBER HN 89, AMISSANO EMINA

NOTE: Please indicate your residential address and a visible landmark

OPPOSITE IMMO-MARIA DRUG STORE - AMISSANO

RESIDENCE: ☒ OWNING ☐ RENTAL ☐ MORTGAGE

NUMBER OF YEARS AT THIS ADDRESS: 7 YEARS _____ MONTHS

SPOUSE NAME PAUL LOUIS K. ASABER

PHONE NUMBERS 0554970573 / 0540863538

EMAIL ADDRESS _____

NUMBER OF DEPENDENTS 4 NUMBER OF CHILDREN 4

D.O.B 02/02/1975

IDENTIFICATION

ID TYPE: __VOTER __D. LIC __NHIS __PASSPORT __NATIONAL

ID NUMBER CHA-719631191-4 PLACE OF ISSUE AMISSANO

DATE OF ISSUE 07/02/2020 EXPIRY DATE 06/02/2030



LOAN APPLICATION FORM AND GUARANTOR INFORMATION

EMPLOYMENT DETAILS

EMPLOYER'S NAME _____

SELF EMPLOYED: BUSINESS TYPE AND DETAILS

BAKERY

BUSINESS LOCATION/ADDRESS AMISSANO

NOTE: Indication location address and visible landmark

YEARS IN THIS BUSINESS 10 POSITION OWNER

WEEKLY INCOME GH¢ 3,300 DAILY INCOME GH¢ 550

LOAN HISTORY

PREVIOUS AMOUNT OBTAINED FROM JY3 GH¢ 2000 DATE 20/10/2023

LOANS OBTAINED FROM OTHER SOURCES -

CURRENT WORKING CAPITAL GH¢ 4,500

LOAN AMOUNT BEING REQUESTED NOW GH¢ 3500

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>
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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 (BEATRICE BIA BEN G) 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 20/09/23

GUARANTOR


I THERESA IMMACULATE AGARE HEREBY GUARANTEE A LOAN OF THREE THOUSAND FIVE HUNDRED BEING GRANTED TO (FULL NAME OF BORROWER) BEATRICE BIA BEN G

WHOM I AM RELATED AS NEIGHBOUR

AGE 21 TELL: 05401360891 GUARANTOR'S WORK CLOTH RETAILER

I THERESA IMMACULATE 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 26/05/2002

Passport Photo

LOAN LIABILITY AGREEMENT FORM

I, BEATRICE BUABENG 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, Teresa Immaculate Asaber do hereby agree that I am serving as the interpreter for Beatrice Buabeng and Teresa Immaculate Asaber

(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).....