

Returning Client.



**JY3 Micro Credit Ltd**

**LOAN APPLICATION FORM AND GUARANTOR INFORMATION**

**APPLICANT DETAILS**

1 FIRST NAME ELIZABETH MIDDLE NAME \_\_\_\_\_

SURNAME AIKINS

ADDRESS \_\_\_\_\_

HOUSE NUMBER HN AT/14, ATOKWA

NOTE: Please indicate your residential address and a visible landmark

CLOSE TO COMMUNITY CENTRE, ATOKWA

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

NUMBER OF YEARS AT THIS ADDRESS: 23 YEARS \_\_\_\_\_ MONTHS

SPOUSE NAME KWAME NUAHAT

PHONE NUMBERS 0248546997

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

NUMBER OF DEPENDENTS 2 NUMBER OF CHILDREN 4

D.O.B 25/04/1975

**IDENTIFICATION**

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

ID NUMBER GA 72059807-9 PLACE OF ISSUE ELM14A

DATE OF ISSUE 18/02/2020 EXPIRY DATE 14/02/2030



**LOAN APPLICATION FORM AND GUARANTOR INFORMATION**

**EMPLOYMENT DETAILS**

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

SELF EMPLOYED: BUSINESS TYPE AND DETAILS

\_\_\_\_\_ ROAD VENDOR \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

BUSINESS LOCATION/ADDRESS \_\_\_\_\_

NOTE: Indication location address and visible landmark

YEARS IN THIS BUSINESS 22 POSITION OWNER

WEEKLY INCOME GHS 1000 DAILY INCOME GHS 150

**LOAN HISTORY**

PREVIOUS AMOUNT OBTAINED FROM JY3 GHS 500 DATE 12/05/23

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

CURRENT WORKING CAPITAL GHS 3000

LOAN 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?

<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 6/2 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 (ELIZABETH AIDINS) 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  DATE 30/1/23

**GUARANTOR**

I MUETS LOSENI HEREBY GUARANTEE A LOAN OF ONE THOUSAND GHANA CEDI BEING GRANTED TO (FULL NAME OF BORROWER) ELIZABETH AIDINS

WHOM I AM RELATED AS AUNTIE

AGE 29 TELL: 053054395 GUARANTOR'S WORK ELECTRICIAN

I MUETS LOSENI 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 24/01/1994

Passport Photo



**LOAN LIABILITY AGREEMENT FORM**

I, ELIZABETH AKINS..... 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, MUSE S. LOREN..... do hereby agree that I am serving as the interpreter for ELIZABETH AKINS and MUSE LOREN.....



(Borrower)

(Guarantor)

Clients of MJY3 concerning this loan agreement in the FASTE..... 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).....  
