



Returning client

JY3 Micro Credit Ltd

LOAN APPLICATION FORM AND GUARANTOR INFORMATION

APPLICANT DETAILS

1 FIRST NAME JOSEPH MIDDLE NAME BERNARD
SURNAME Ettun
ADDRESS _____
HOUSE NUMBER HN A47/2090
NOTE: Please indicate your residential address and a visible landmark
110 FRONT OF PUBLIC TOILET
RESIDENCE: _____ OWNING ☒ RENTAL _____ MORTGAGE
NUMBER OF YEARS AT THIS ADDRESS: 4 YEARS _____ MONTHS
SPOUSE NAME MARY Ettun 0247397142
PHONE NUMBERS 0244721713
EMAIL ADDRESS _____
NUMBER OF DEPENDENTS 4 NUMBER OF CHILDREN 5

IDENTIFICATION

ID TYPE: __VOTER __D. LIC __NHIS __PASSPORT ☒ NATIONAL
ID NUMBER GHA-720736173-4 PLACE OF ISSUE SSNIT
DATE OF ISSUE 18/02/2020 EXPIRY DATE 17/02/2020



LOAN APPLICATION FORM AND GUARANTOR INFORMATION

EMPLOYMENT DETAILS

EMPLOYER'S NAME _____

SELF EMPLOYED: BUSINESS TYPE AND DETAILS

BUILDING CONTRACTOR

BUSINESS LOCATION/ADDRESS ANKATEL JUNCTION

NOTE: Indication location address and visible landmark

YEARS IN THIS BUSINESS _____ POSITION OWNER

WEEKLY INCOME GHS 2000 DAILY INCOME _____

LOAN HISTORY

PREVIOUS AMOUNT OBTAINED FROM JY3 1500 DATE 21/06/2022

LOANS OBTAINED FROM OTHER SOURCES —

CURRENT WORKING CAPITAL GHS 6,000

LOAN AMOUNT BEING REQUESTED NOW GHS 1500

REASONS FOR THE LOAN SCHOOL FEES

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 (BERNARD ESTUN) 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 04/10/23**GUARANTOR**

I SETH GAGLO HEREBY GUARANTEE A LOAN OF ONE THOUSAND FIVE HUNDRED BEING GRANTED TO (FULL NAME OF BORROWER) JOSEPH BERNARD ESTUN.

WHOM I AM RELATED AS NEIGHBOUR.AGE 29 TELL: 0242565949 GUARANTOR'S WORK TRADER

I SETH GAGLO 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 07/03/1994

Passport Photo

LOAN LIABILITY AGREEMENT FORM

I, JOSEPH BERNARD ETTUN, 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 N/A and N/A
(Borrower) (Guarantor)

Clients of MJY3 concerning this loan agreement in thelanguage
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] 