



LOAN APPLICATION FORM AND GUARANTOR INFORMATION

APPLICANT DETAILS

1 FIRST NAME ABRAHAM MIDDLE NAME _____
SURNAME SIMPSON
ADDRESS _____
HOUSE NUMBER HA 64/1, STBIL ELMINA
NOTE: Please indicate your residential address and a visible landmark
BEHIND NEW WOOD PREPARATORY SCHOOL
RESIDENCE: ☒ OWNING ☐ RENTAL ☐ MORTGAGE
NUMBER OF YEARS AT THIS ADDRESS: 46 YEARS ☐ MONTHS
SPOUSE NAME AGATHA ESIAMA
PHONE NUMBERS 0248102095
EMAIL ADDRESS _____
NUMBER OF DEPENDENTS 3 NUMBER OF CHILDREN 3
D.O.B 10/10/1976

IDENTIFICATION

ID TYPE: ☐ VOTER ☐ D. LIC ☐ NHIS ☐ PASSPORT ☒ NATIONAL
ID NUMBER GA-71967561-5 PLACE OF ISSUE ELMINA
DATE OF ISSUE 12/07/2020 EXPIRY DATE 11/07/2030



JY3 Micro Credit Ltd

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EMPLOYMENT DETAILS

EMPLOYER'S NAME _____

SELF EMPLOYED: BUSINESS TYPE AND DETAILS

TAXI DRIVER AND GRAPHIC DESIGNER

BUSINESS LOCATION/ADDRESS SYBIL, ELMINA

NOTE: Indication location address and visible landmark

YEARS IN THIS BUSINESS _____ POSITION OWNER

WEEKLY INCOME GHS 500 DAILY INCOME GHS 80

LOAN HISTORY

PREVIOUS AMOUNT OBTAINED FROM JY3 GHS 1000 DATE 19/10/2022

LOANS OBTAINED FROM OTHER SOURCES _____

CURRENT WORKING CAPITAL GHS 3000

LOAN AMOUNT BEING REQUESTED NOW GHS 1500

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>
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 (ABRAHAM SIMPSON) 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 10/02/2023

GUARANTOR

I KWEKY MENSAH HEREBY GUARANTEE A LOAN OF ONE THOUSAND FIVE HUNDRED BEING GRANTED TO (FULL NAME OF BORROWER) ABRAHAM SIMPSON WHOM I AM RELATED AS FRIEND

AGE 54 TELL: 0242792032 GUARANTOR'S WORK CLOTHES TRADER

I KWEKY MENSAH 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 05/06/1968

Passport Photo