

LOAN APPLICATION FORM AND GUARANTOR INFORMATIONAPPLICANT DETAILS1 FIRST NAME JEMIMA MIDDLE NAME _____SURNAME ARTHUR - BENIUM

ADDRESS _____

HOUSE NUMBER HN 218/1, ZORGO

NOTE: Please indicate your residential address and a visible landmark

BEHIND K.E.A OFFICERESIDENCE: ☒ OWNING _____ RENTAL _____ MORTGAGE _____NUMBER OF YEARS AT THIS ADDRESS: 7 YEARS _____ MONTHSSPOUSE NAME MWIN TARD 0243335833PHONE NUMBERS 0541805587

EMAIL ADDRESS _____

NUMBER OF DEPENDENTS 4 NUMBER OF CHILDREN 2D.O.B 26/01/1993IDENTIFICATIONID TYPE: __VOTER __D. LIC __NHIS __PASSPORT ☒ NATIONALID NUMBER HA-27425586-8 PLACE OF ISSUE ABURADATE OF ISSUE 15/10/2021 EXPIRY DATE 14/10/2031



LOAN APPLICATION FORM AND GUARANTOR INFORMATION

EMPLOYMENT DETAILS

EMPLOYER'S NAME _____

SELF EMPLOYED: BUSINESS TYPE AND DETAILS

_____ COLD STORE RETAILER.

BUSINESS LOCATION/ADDRESS _____ NEW MARKET

NOTE: Indication location address and visible landmark

YEARS IN THIS BUSINESS 4 POSITION _____ OWNER

WEEKLY INCOME _____ GHS 2100 DAILY INCOME _____ 350

LOAN HISTORY

PREVIOUS AMOUNT OBTAINED FROM JY3 _____ DATE _____

LOANS OBTAINED FROM OTHER SOURCES _____

CURRENT WORKING CAPITAL _____ GHS 5,000

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



JY3 Micro Credit Ltd

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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 (JEMIMA ARTHUR-BENTUM) IN THE FRANCIS 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 / THUMB PRINT [Signature] DATE 21/05/2002

GUARANTOR

I PRISCILLA EMMUE HEREBY GUARANTEE A LOAN OF ONE THOUSAND GHANACEDES BEING GRANTED TO (FULL NAME OF BORROWER) JEMIMA ARTHUR-BENTUM WHOM I AM RELATED AS FRIEND.

AGE 21 TELL: 0591175189 GUARANTOR'S WORK DRESS MAKER

I PRISCILLA EMMUE 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 25/05/2002

Passport Photo

LOAN LIABILITY AGREEMENT FORM

I JENNIFER BENTUM 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 and
(Borrower) (Guarantor)

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