



Returning Client

JY3 Micro Credit Ltd

LOAN APPLICATION FORM AND GUARANTOR INFORMATION

APPLICANT DETAILS

1 FIRST NAME BEATRICE MIDDLE NAME _____
SURNAME TAKIAH
ADDRESS _____
HOUSE NUMBER H# 30/1 SYBIL
NOTE: Please indicate your residential address and a visible landmark
BEHIND GANDM Y
RESIDENCE: ☒ OWNING _____ RENTAL _____ MORTGAGE _____
NUMBER OF YEARS AT THIS ADDRESS: 10 YEARS _____ MONTHS
SPOUSE NAME PHILIP TURKSON - 0593215670
PHONE NUMBERS 0546541774
EMAIL ADDRESS _____
NUMBER OF DEPENDENTS 6 NUMBER OF CHILDREN 6

D-0-13 15/09/1980

IDENTIFICATION

ID TYPE: __VOTER __D. LIC __NHIS __PASSPORT ☒ NATIONAL
ID NUMBER GHA-719723939-4 PLACE OF ISSUE SYBIL
DATE OF ISSUE 07/02/2020 EXPIRY DATE 06/02/2030



LOAN APPLICATION FORM AND GUARANTOR INFORMATION

EMPLOYMENT DETAILS

EMPLOYER'S NAME SOWETO'S DRINKING AND CHOP BAR

SELF EMPLOYED: BUSINESS TYPE AND DETAILS

OWNING A CHOP BAR

BUSINESS LOCATION/ADDRESS SYBIL

NOTE: Indication location address and visible landmark

YEARS IN THIS BUSINESS 7 POSITION OWNER

WEEKLY INCOME GHS 5,600 DAILY INCOME GHS 800

LOAN HISTORY

PREVIOUS AMOUNT OBTAINED FROM JY3 GHS 1,000 DATE 13/10/2020

LOANS OBTAINED FROM OTHER SOURCES —

CURRENT WORKING CAPITAL GHS 25,000 2,500

LOAN AMOUNT BEING REQUESTED NOW GHS 1,500

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>
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 TAWIAT) 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 08/11/2023

GUARANTOR

I MARY MENSATT HEREBY GUARANTEE A LOAN OF GH¢ 1,500 BEING GRANTED TO (FULL NAME OF BORROWER) BEATRICE TAWIAT

WHOM I AM RELATED AS NEIGHBOR NEIGHBOUR

AGE 31 TELL: 0547397447 GUARANTOR'S WORK KENKEY SELLER

I MARY MENSATT 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 19/10/1992

Passport Photo

LOAN LIABILITY AGREEMENT FORM

I BEATRICE TAJIAT 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 TANY MENSHA do hereby agree that I am serving as the interpreter for BEATRICE TAJIAT and MARY MENSHA

(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).....