

Recommended by BENEDICTA A. FYNH



JY3 Micro Credit Ltd

LOAN APPLICATION FORM AND GUARANTOR INFORMATION

APPLICANT DETAILS

1 FIRST NAME MARY MIDDLE NAME _____
SURNAME ESHUN

ADDRESS _____

HOUSE NUMBER AN 7A ATIAPA ST.

NOTE: Please indicate your residential address and a visible landmark

OPPOSITE ATIAPA METHODIST SCHOOL

RESIDENCE: ☒ OWNING ☐ RENTAL ☐ MORTGAGE

NUMBER OF YEARS AT THIS ADDRESS: 2 YEARS ☐ MONTHS

SPOUSE NAME —

PHONE NUMBERS 0247933920

EMAIL ADDRESS —

NUMBER OF DEPENDENTS 2 NUMBER OF CHILDREN 1

D.O.B 27/06/1971

IDENTIFICATION

ID TYPE: ☐ VOTER ☐ D. LIC ☐ NHIS ☐ PASSPORT ☒ NATIONAL

ID NUMBER GA-749927536-5 PLACE OF ISSUE ELMINA

DATE OF ISSUE 08/02/2020 EXPIRY DATE 07/02/2030



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EMPLOYMENT DETAILS

EMPLOYER'S NAME ST ANN CATHOLIC SCHOOL (COOK)

SELF EMPLOYED: BUSINESS TYPE AND DETAILS

PROVISION STORE OWNER

BUSINESS LOCATION/ADDRESS IN FRONT OF ASIAPA METHODIST CH.

NOTE: Indication location address and visible landmark

YEARS IN THIS BUSINESS 23 POSITION COOK (TABLE TOP SALARY)

WEEKLY INCOME GH¢ 560 DAILY INCOME GH¢ 80

LOAN HISTORY

PREVIOUS AMOUNT OBTAINED FROM JY3 — DATE —

LOANS OBTAINED FROM OTHER SOURCES —

CURRENT WORKING CAPITAL GH¢ 3,000

LOAN AMOUNT BEING REQUESTED NOW GH¢ 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>
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 (MARY ESTHER) 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 MARY ESTHER DATE 06/12/23

GUARANTOR

I LUCY COBBINAH HEREBY GUARANTEE A LOAN OF ONE THOUSAND CATHA COW BEING GRANTED TO (FULL NAME OF BORROWER) MARY ESTHER

WHOM I AM RELATED AS FRIENDS

AGE 60 TELL: 0532742257 GUARANTOR'S WORK FOOD VENDOR

I LUCY COBBINAH 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 01/01/1963
HA 8/3, opposite motel junction

Passport Photo

LOAN LIABILITY AGREEMENT FORM

I MARY ESTHER..... 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 AFRICA ESTHER..... do hereby agree that I am serving as the interpreter for MARY ESTHER..... and LUCY COBBINAH.....

(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)..... et..... et.....

Client signature and thumb print (Required)..... MARY..... 

Guarantor signature and thumb print (Required)..... 