

JY3 Micro Credit Ltd

LOAN APPLICATION FORM AND GUARANTOR INFORMATION

APPLICANT DETAILS				
1 FIRST NAME ABOAL	LAH	MIDDLE NAME J MATA		
SURNAME	ABDIJ			
ADDRESS				
HOUSE NUMBER 4	/ ELMANIA	25495		
NOTE: Please indicate your residential address and a visible landmark				
BEHIND K.E	, E-A OFF	TCE .		
RESIDENCE:OWNING	GRENTAL _	MORTGAGE.		
NUMBER OF YEARS AT TH	IS ADDRESS:Y	EARS MONTHS		
SPOUSE NAME				
PHONE NUMBERS	01502	89424		
EMAIL ADDRESS		·		
NUMBER OF DEPENDENTS		ER OF CHILDREN 2		
IDENTIFICATION				
D TYPE:VOTERD. LIC NHISPASSPORTNATIONAL				
ID NUMBERGIA 7205	PLACE O	FISSUE ECMNO		
DATE OF ISSUE 15 62/2030 EXPIRY DATE 1462/2030				



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EMPLOYMENT DETAILS					
EMPLOYER'S NAME					
SELF EMPLOYED: BUSINESS TYPE AND DETAILS RETAIL CEMENT AND BLOCKS BUSINESS					
BUSINESS LOCATION/ADDRESS_ EMMA ZONGO					
NOTE: Indication location address and visible landmark					
YEARS IN THIS BUSINESSPOSITIONOWNER					
WEEKLY INCOME at JOV DAILY INCOME at JOO					
LOAN HISTORY					
PREVIOUS AMOUNT OBTAINED FROM JY3 DATE DATE DATE DATE DATE DATE DATE DATE					
CURRENT WORKING CAPITAL CATT 28 00 1)					
LOAN AMOUNT BEING REQUESTED NOW GATE 3,000 COS 5,000					
REASONS FOR THE LOANBUSINESS					
BI-WEEKLY PAYMENTS MONTHLY PAYMENTS					
<u>COLLATERAL</u>					
WHAT ASSETS ARE YOU USING AS A SECURITY FOR THIS LOAN?					
ITEMS VALUE LOCATION DATE ACQUIRED					
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 RI IN DEFAULT IN MY INSTALLMENT REPAYMENT AFTER MY BI-WEEKLY OR				
	MONTHLY DUE DATE.				
	THE PROVISIONS IN THIS DOCUMENT HAVE BEEN CLEARLY E	EXPLAINED TO ME			
	(ARNAUGH I MACH A LOS () IN THE FORE APPEND MY MAI AND CONDITIONS AS STATED IN THEREFOR.	DERSTOOD THE			
	APPLICANT SIGNATURE / TUMB PRINT DA	TE 13 10 23			
	GUARANTOR				
	1 JOSEPH TURION HEREBY GUAR	CANTEE A LOAN OF			
AVE	NAME OF BORROWER) APDRUMH JUMBA &	RANTED TO (FULL			
WHOM I AM RELATED AS					
	AGE 40 TELL: 654644742 GUARANTOR'S WORK T	AN DRIVER			
	ISODELAH JIMA ABOS) SOLEMNLY PLEDGE TO BE LIABLE FOR ALL				
PAYMENTS, LOAN PRINCIPAL, INTEREST, DEFAULT CHARGES AND OTH					
	COLLECTION COSTS. WHEN THIS LOAN IS IN DEFAULT, ALL I BE ENFORCED TO COLLECT THE SAID AMOUNT PLUS ALL OT	EGAL MEANS WILL HER CHARGES.			
	I CONSENT TO THE TERMS AND CONDITIONS OF THIS LOAN. I WILL ALSO MAK MYSELF AVAILABLE WHEN NEEDED FOR IDENTIFICATION AND VERIFICATION				
*	SIGNATURE / THUMBPRINT				
		Passport Photo			

LOAN LIABILITY AGREEMENT FORM

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					
do hereby agree that I am serving as the interpreter for ADALBA IMAA ARAK and + OSEPH TURKEN					
for ARDALLAN DIMAN BESSE and Sie					
(Borrower)	(Guarantor)				
Clients of MJY3 concerning this loan agreement in the	Fante	language			
tick both clients understand and speak mently.					
They, the borrower and the guarantor append their sig	natures and their t	thumb print, making			
this document thereby legal.	# 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2				
	eA	1 set			
Interpreter signature and thumb print (Required)		ABOD TIP			
	place				
Client signature and thumb print (Required)					
Cheffic Signotary					
(5	Mid				
Guarantor signature and thumb print (Required)		Weller			