

LOAN APPLICATION FORM AND GUARANTOR INFORMATIONAPPLICANT DETAILS1 FIRST NAME RABBI MIDDLE NAME _____SURNAME MENSAH

ADDRESS _____

HOUSE NUMBER HW 34A/4, SSNIT BLOCK 5, 10B

NOTE: Please indicate your residential address and a visible landmark

SSNIT BLOCK 5RESIDENCE: _____ OWNING ☒ RENTAL _____ MORTGAGENUMBER OF YEARS AT THIS ADDRESS: 3 YEARS _____ MONTHSSPOUSE NAME CHRISTIANA ARTHUR 0557387522PHONE NUMBERS 0244983145EMAIL ADDRESS —NUMBER OF DEPENDENTS 3 NUMBER OF CHILDREN 2D.O.B 06/02/1987IDENTIFICATION

ID TYPE: __VOTER __D. LIC __NHIS __PASSPORT __NATIONAL

ID NUMBER HA719696406-0 PLACE OF ISSUE NEWABAN, TAKORADIDATE OF ISSUE 07/02/2020 EXPIRY DATE 06/02/2030



LOAN APPLICATION FORM AND GUARANTOR INFORMATION

EMPLOYMENT DETAILS

EMPLOYER'S NAME VULUT

SELF EMPLOYED: BUSINESS TYPE AND DETAILS

WELDER

BUSINESS LOCATION/ADDRESS ADJASCENT ELMHA COURT

NOTE: Indication location address and visible landmark

YEARS IN THIS BUSINESS 3 POSITION WELDER

WEEKLY INCOME _____ DAILY INCOME _____

LOAN HISTORY

PREVIOUS AMOUNT OBTAINED FROM JY3 _____ DATE _____

LOANS OBTAINED FROM OTHER SOURCES _____

CURRENT WORKING CAPITAL _____

LOAN AMOUNT BEING REQUESTED NOW GH 3000

REASONS FOR THE LOAN TO TOP UP AMOUNT FOR THE TAXI ENGINE

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



LOAN APPLICATION FORM AND GUARANTOR INFORMATION

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 (RABBI MENSAN) 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 22/08/2023

GUARANTOR

I JOSEPH ARTHUR HEREBY GUARANTEE A LOAN OF THREE THOUSAND COTANA CEDI BEING GRANTED TO (FULL NAME OF BORROWER) RABBI MENSAN

WHOM I AM RELATED AS Cousin / Neighbours

AGE 34 TELL: 0545002330 GUARANTOR'S WORK WELDER

I JOSEPH ARTHUR 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 02/08/1989

HN 240/4, SS1411

0599199617

Passport Photo



JY3 Micro Credit Ltd

LOAN APPLICATION FORM AND GUARANTOR INFORMATION

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SIGNATURE / THUMBPRINT [Signature]

D.O.B 02/08/1989

HN 240/4, SS1411

0599199617

Passport Photo

LOAN LIABILITY AGREEMENT FORM

I, RABBI MERMAN..... 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 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, JESSICA FAUN..... do hereby agree that I am serving as the interpreter for RABBI MERMAN..... and JOSEPH ANTHUR.....

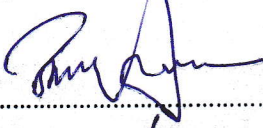
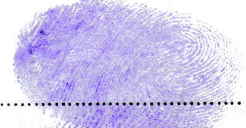
(Borrower)

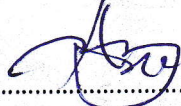
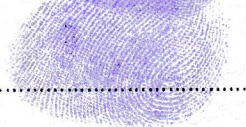
(Guarantor)

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



EMPLOYEE INFORMATION		PAY DATE	PERIOD
Full Name: RABBI MENSAH			2023
PAYROLL #: ELM-020		PAYROLL #	TAX CODE
PERIOD: JUNE			
EARNINGS			YTD
Basic Pay			2,000.00
Allowances			
Overtime			
Expenses			
OTHERS			
		GROSS PAY	GHS 1930.25
DEDUCTIONS			YTD
PAYE Tax			70.68
SSNIT			
OTHERS			
		TOTAL DEDUCTIONS	GHS 70.68
		NET PAY	GHS 1930.25

If you have any questions about this payslip, please contact:

[Prince Yeboah, +233 201482959, pkwabenaadusei@gmail.com]



CBG

NSAH RABBI

CHN 0004 SCHOOL LOOP INCHABAN

CONSOLIDATED BANK GHANA LTD.

ACCOUNT NO. : 1749590100001
ACCOUNT TYPE : CLASSIC CURRENT ACCOUNT
CURRENCY : GHANA CEDI(S)

01 MAY 2023

31 JUL 2023

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B.DATE	NARRATIVE	CHQ NO	V.DATE	DEBIT	CREDIT	BALANCE
	BALANCE BROUGHT FORWARD					1,917.80
02 MAY 23	Payment		02 MAY 23	900.00		1,017.80
	Acc2Wallet Voda 0201516826					
02 MAY 23	Payment		02 MAY 23	9.00		1,008.80
	Mobile Money Service Charge					
02 MAY 23	Payment		02 MAY 23	100.00		908.80
	Acc2Wallet Voda 0201516826					
02 MAY 23	Payment		02 MAY 23	1.00		907.80
	Mobile Money Service Charge					
04 MAY 23	Payment		04 MAY 23	300.00		607.80
	Acc2Wallet Voda 0201516826					
04 MAY 23	Payment		04 MAY 23	3.00		604.80
	Mobile Money Service Charge					
05 MAY 23	Payment		05 MAY 23	150.00		454.80
	Acc2Wallet Voda 0201516826					
05 MAY 23	Payment		05 MAY 23	1.50		453.30
	Mobile Money Service Charge					
08 MAY 23	Payment		08 MAY 23	50.00		403.30
	Acc2Wallet Voda 0201516826					
08 MAY 23	Payment		08 MAY 23	0.50		402.80
	Mobile Money Service Charge					
08 MAY 23	Payment		08 MAY 23	20.00		382.80
	Acc2Wallet Voda 0201516826					
08 MAY 23	Payment		08 MAY 23	0.20		382.60
	Mobile Money Service Charge					
08 MAY 23	Payment		08 MAY 23	50.00		332.60
	Acc2Wallet Voda 0201516826					
08 MAY 23	Payment		08 MAY 23	0.50		332.10
	Mobile Money Service Charge					
08 MAY 23	Payment		08 MAY 23	10.00		322.10
	Top-up MTN 0244983145					
10 MAY 23	Payment		10 MAY 23	20.00		302.10
	Acc2Wallet Voda 0201516826					
10 MAY 23	Payment		10 MAY 23	0.20		301.90
	Mobile Money Service Charge					
11 MAY 23	Payment		11 MAY 23	30.00		271.90
	Acc2Wallet Voda 0201516826					
11 MAY 23	Payment		11 MAY 23	0.30		271.60
	Mobile Money Service Charge					
12 MAY 23	Payment		12 MAY 23	31.00		240.60
	Acc2Wallet Voda 0201516826					
12 MAY 23	Payment		12 MAY 23	0.31		240.29
	Mobile Money Service Charge					
12 MAY 23	Payment		12 MAY 23	10.00		230.29
	Acc2Wallet Voda 0201516826					
12 MAY 23	Payment		12 MAY 23	0.10		230.19
	Mobile Money Service Charge					
12 MAY 23	Payment		12 MAY 23	8.00		222.19
	Acc2Wallet Voda 0201516826					
12 MAY 23	Payment		12 MAY 23	0.08		222.11
	Mobile Money Service Charge					
12 MAY 23	Payment		12 MAY 23	5.00		217.11
	Acc2Wallet Voda 0201516826					
12 MAY 23	Payment		12 MAY 23	0.05		217.06
	Mobile Money Service Charge					
15 MAY 23	Payment		15 MAY 23	6.00		211.06
	Acc2Wallet MTN 0592397241					
15 MAY 23	Payment		15 MAY 23	0.06		211.00
	Mobile Money Service Charge					
15 MAY 23	Payment		15 MAY 23	10.00		201.00
	Acc2Wallet Voda 0201516826					
15 MAY 23	Payment		15 MAY 23	0.10		200.90
	Mobile Money Service Charge					

MENSAH RABBI

HNO 24A/4 SCHOOL LOOP INCHABAN

ACCOUNT NO. : 1749590100001
 ACCOUNT TYPE : CLASSIC CURRENT ACCOUNT
 CURRENCY : GHANA CEDI(S)

01 MAY 2023

31 JUL 2023

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B.DATE	NARRATIVE	CHQ NO	V.DATE	DEBIT	CREDIT	BALANCE
	BALANCE BROUGHT FORWARD					200.90
15 MAY 23	Payment		15 MAY 23	51.00		149.90
15 MAY 23	Acc2Wallet MTN 0240798972		15 MAY 23	0.51		149.39
19 MAY 23	Payment		19 MAY 23	10.00		139.39
19 MAY 23	Mobile Money Service Charge		19 MAY 23	0.10		139.29
22 MAY 23	Payment		22 MAY 23	5.00		134.29
22 MAY 23	Top-up MTN 0244983145		22 MAY 23	10.00		124.29
22 MAY 23	Payment		22 MAY 23	0.10		124.19
22 MAY 23	Acc2Wallet Voda 0201516826		22 MAY 23	20.00		104.19
22 MAY 23	Payment		22 MAY 23	0.20		103.99
22 MAY 23	Mobile Money Service Charge		22 MAY 23	101.00		2.99
22 MAY 23	Payment		22 MAY 23	1.01		1.98
22 MAY 23	Acc2Wallet Voda 0201516826		22 MAY 23			1.98
22 MAY 23	Payment		22 MAY 23			1.98
22 MAY 23	Mobile Money Service Charge		22 MAY 23			1.98
31 MAY 23	Transfer		31 MAY 23		1,934.00	1,935.98
31 MAY 23	CBG					
31 MAY 23	MAYSALBOWULUXXCOMP NRT inward		01 JUN 23	17.00		1,918.98
31 MAY 23	Service Fee		01 JUN 23	504.00		1,414.98
01 JUN 23	1749590100001		01 JUN 23			1,414.98
01 JUN 23	Payment		01 JUN 23	5.04		1,409.94
01 JUN 23	Acc2Wallet MTN 0557387522		01 JUN 23	303.00		1,106.94
01 JUN 23	Payment		01 JUN 23	3.03		1,103.91
01 JUN 23	Acc2Wallet Voda 0201516826		01 JUN 23	51.00		1,052.91
05 JUN 23	Payment		05 JUN 23	0.51		1,052.40
05 JUN 23	Acc2Wallet Voda 0201516826		05 JUN 23	10.00		1,042.40
05 JUN 23	Payment		05 JUN 23	20.00		1,022.40
05 JUN 23	Top-up MTN 0244983145		05 JUN 23	0.20		1,022.20
05 JUN 23	Payment		05 JUN 23	20.00		1,002.20
05 JUN 23	Acc2Wallet Voda 0201516826		05 JUN 23	0.20		1,002.00
05 JUN 23	Payment		05 JUN 23	36.00		966.00
05 JUN 23	Mobile Money Service Charge		05 JUN 23	0.36		965.64
05 JUN 23	Payment		05 JUN 23	51.00		914.64
05 JUN 23	Acc2Wallet MTN 0557387522		05 JUN 23	0.51		914.13
05 JUN 23	Payment		05 JUN 23	132.00		782.13
05 JUN 23	Mobile Money Service Charge		05 JUN 23	1.32		780.81
05 JUN 23	Acc2Wallet MTN 0244675750		05 JUN 23			780.81
05 JUN 23	Payment		05 JUN 23			780.81
05 JUN 23	Mobile Money Service Charge		05 JUN 23			780.81

MENSAH RABBI

HNO 24A/4 SCHOOL LOOP INCHABAN

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01 MAY 2023

31 JUL 2023

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B.DATE	NARRATIVE	CHQ NO	V.DATE	DEBIT	CREDIT	BALANCE
	BALANCE BROUGHT FORWARD					780.81
			06 JUN 23	40.00		740.81
06 JUN 23	Payment		06 JUN 23	0.40		740.41
06 JUN 23	Acc2Wallet Voda 0201516826		06 JUN 23	101.00		639.41
06 JUN 23	Payment		06 JUN 23	1.01		638.40
06 JUN 23	Acc2Wallet MTN 0543396652		07 JUN 23	122.00		516.40
06 JUN 23	Payment		07 JUN 23	1.22		515.18
07 JUN 23	Mobile Money Service Charge		08 JUN 23	10.00		505.18
07 JUN 23	Acc2Wallet MTN 0557387522		09 JUN 23	101.00		404.18
08 JUN 23	Payment		09 JUN 23	1.01		403.17
08 JUN 23	Top-up MTN 0244983145		12 JUN 23	100.00		303.17
09 JUN 23	Payment		12 JUN 23	1.00		302.17
09 JUN 23	Acc2Wallet MTN 0558425445		15 JUN 23	51.00		251.17
09 JUN 23	Payment		15 JUN 23	0.51		250.66
12 JUN 23	Mobile Money Service Charge		16 JUN 23	50.00		200.66
12 JUN 23	Payment		16 JUN 23	0.50		200.16
12 JUN 23	Acc2Wallet Voda 0201516826		19 JUN 23	9.00		191.16
15 JUN 23	Payment		23 JUN 23	40.00		151.16
15 JUN 23	Acc2Wallet Voda 0201516826		23 JUN 23	0.40		150.76
16 JUN 23	Payment		26 JUN 23	40.00		110.76
16 JUN 23	Mobile Money Service Charge		26 JUN 23	0.40		110.36
19 JUN 23	Payment		27 JUN 23	101.00		9.36
23 JUN 23	Top-up MTN 0244983145		27 JUN 23	1.01		8.35
23 JUN 23	Payment		27 JUN 23	8.00		0.35
23 JUN 23	Acc2Wallet Voda 0201516826		30 JUN 23		1,934.00	1,934.35
26 JUN 23	Payment					
26 JUN 23	Acc2Wallet MTN 0557387522					
27 JUN 23	Payment					
27 JUN 23	Mobile Money Service Charge					
27 JUN 23	Acc2Wallet Voda 0201516826					
30 JUN 23	Payment					
30 JUN 23	Top-up MTN 0244983145					
30 JUN 23	Transfer					
30 JUN 23	CBG					
03 JUL 23	JUNESALBOVULUXXCOMP NRT inward		03 JUL 23	210.00		1,724.35
03 JUL 23	Payment		03 JUL 23	2.10		1,722.25
03 JUL 23	Acc2Wallet Voda 0206730153		03 JUL 23	2.10		1,720.15
03 JUL 23	Payment		03 JUL 23	500.00		1,220.15
03 JUL 23	Mobile Money Service Charge		03 JUL 23	5.00		1,215.15
03 JUL 23	Transfer		03 JUL 23	15.00		1,200.15
03 JUL 23	elevy Charge for FT23184SS8C7					
03 JUL 23	Payment					
03 JUL 23	Acc2Wallet MTN 0557387522					
03 JUL 23	Payment					
03 JUL 23	Mobile Money Service Charge					
03 JUL 23	Payment					
03 JUL 23	Acc2Wallet Voda 0201516826					

MENSAH RABBI

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01 MAY 2023

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B.DATE	NARRATIVE	CHQ NO	V.DATE	DEBIT	CREDIT	BALANCE
	BALANCE BROUGHT FORWARD					1,200.15
03 JUL 23	Payment		03 JUL 23	0.15		1,200.00
	Mobile Money Service Charge					
03 JUL 23	Payment		03 JUL 23	295.00		905.00
	Acc2Wallet Voda 0201516826					
03 JUL 23	Payment		03 JUL 23	2.95		902.05
	Mobile Money Service Charge					
05 JUL 23	Payment		05 JUL 23	100.00		802.05
	Acc2Wallet Voda 0201516826					
05 JUL 23	Payment		05 JUL 23	1.00		801.05
	Mobile Money Service Charge					
05 JUL 23	Payment		05 JUL 23	100.00		701.05
	Acc2Wallet MTN 0240798972					
05 JUL 23	Payment		05 JUL 23	1.00		700.05
	Mobile Money Service Charge					
06 JUL 23	Payment		06 JUL 23	92.00		608.05
	Acc2Wallet Voda 0201516826					
06 JUL 23	Payment		06 JUL 23	0.92		607.13
	Mobile Money Service Charge					
07 JUL 23	Payment		07 JUL 23	101.00		506.13
	Acc2Wallet MTN 0543432601					
07 JUL 23	Payment		07 JUL 23	1.01		505.12
	Mobile Money Service Charge					
07 JUL 23	Payment		07 JUL 23	3.00		502.12
	Acc2Wallet Voda 0201516826					
07 JUL 23	Payment		07 JUL 23	0.03		502.09
	Mobile Money Service Charge					
10 JUL 23	Payment		10 JUL 23	100.00		402.09
	Acc2Wallet Voda 0201516826					
10 JUL 23	Payment		10 JUL 23	1.00		401.09
	Mobile Money Service Charge					
11 JUL 23	Payment		11 JUL 23	100.00		301.09
	Acc2Wallet Voda 0201516826					
11 JUL 23	Payment		11 JUL 23	1.00		300.09
	Mobile Money Service Charge					
14 JUL 23	Service Fee		01 JUL 23	17.00		283.09
	1749590100001					
17 JUL 23	Payment		17 JUL 23	280.00		3.09
	Acc2Wallet Voda 0201516826					
17 JUL 23	Payment		17 JUL 23	2.80		0.29
	Mobile Money Service Charge					
31 JUL 23	Transfer		31 JUL 23		1,934.00	1,934.29
	CBG					
	JULYSALBOVULUXXCOMP NRT inward					
31 JUL 23	Payment		31 JUL 23	503.00		1,431.29
	Acc2Wallet MTN 0557387522					
31 JUL 23	Payment		31 JUL 23	5.03		1,426.26
	Mobile Money Service Charge					
31 JUL 23	Payment		31 JUL 23	6.00		1,420.26
	Top-up MTN 0244983145					
31 JUL 23	Service Fee		01 AUG 23	17.00		1,403.26
	1749590100001					
	BALANCE IN YOUR FAVOUR					1,403.26