

JOSEPHINE IS A TABLE TOP PAYER. SHE IS UNABLE TO PROVIDE  
BANK STATEMENT AND PAYSUP. SHE HAS AGREED TO PAY  
GH\$50 COLLATERAL DEPOSIT.



**JY3 Micro Credit Ltd**

## LOAN APPLICATION FORM AND GUARANTOR INFORMATION

### APPLICANT DETAILS

1 FIRST NAME JOSEPHINE MIDDLE NAME \_\_\_\_\_

SURNAME AGARBY

ADDRESS \_\_\_\_\_

HOUSE NUMBER F 32/2, ORINATION, CAPE COAST

NOTE: Please indicate your residential address and a visible landmark

OPPOSITE ACB BANK

RESIDENCE: \_\_\_\_\_ OWNING ☒ RENTAL \_\_\_\_\_ MORTGAGE \_\_\_\_\_

NUMBER OF YEARS AT THIS ADDRESS: 21 YEARS \_\_\_\_\_ MONTHS

SPOUSE NAME -

PHONE NUMBERS 0574168392

EMAIL ADDRESS -

NUMBER OF DEPENDENTS 2 NUMBER OF CHILDREN -

D.O.B 17/08/1998

### IDENTIFICATION

ID TYPE: \_\_VOTER \_\_D. LIC \_\_NHIS \_\_PASSPORT ☒ NATIONAL

ID NUMBER GA-79684965-9 PLACE OF ISSUE ACCRA

DATE OF ISSUE 07/02/2020 EXPIRY DATE 06/02/2030



**LOAN APPLICATION FORM AND GUARANTOR INFORMATION**

**EMPLOYMENT DETAILS**

EMPLOYER'S NAME GOIL FILLING STATION, SIWDO

SELF EMPLOYED: BUSINESS TYPE AND DETAILS

SELLS PROVISION

BUSINESS LOCATION/ADDRESS SIWDO OPPOSITE ROBERT MENGAT STADIUM

NOTE: Indication location address and visible landmark

YEARS IN THIS BUSINESS 4 POSITION OWNER

WEEKLY INCOME GH 400 DAILY INCOME GH 180

**LOAN HISTORY**

PREVIOUS AMOUNT OBTAINED FROM JY3 GH 2000 DATE 27/01/2020

LOANS OBTAINED FROM OTHER SOURCES -

CURRENT WORKING CAPITAL GH 4000

LOAN AMOUNT BEING REQUESTED NOW GH 3,000

REASONS FOR THE LOAN BUSINESS EXPANSION

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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SELF EMPLOYED: BUSINESS TYPE AND DETAILS

SELLS PROVISION

BUSINESS LOCATION/ADDRESS SIWDO OPPOSITE ROBERT MENGAT STADIUM

NOTE: Indication location address and visible landmark

YEARS IN THIS BUSINESS 1 POSITION OWNER

WEEKLY INCOME GHS 400 DAILY INCOME GHS 180

### LOAN HISTORY

PREVIOUS AMOUNT OBTAINED FROM JY3 GHS 2000 DATE 27/01/2020

LOANS OBTAINED FROM OTHER SOURCES -

CURRENT WORKING CAPITAL GHS 4000

LOAN AMOUNT BEING REQUESTED NOW GHS 3,000

REASONS FOR THE LOAN BUSINESS EXPANSION

BI-WEEKLY PAYMENTS \_\_\_\_\_ MONTHLY PAYMENTS \_\_\_\_\_

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**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 (JOSEPHINE EMELIA AGAREY) 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 13/06/2023

**GUARANTOR**


I LETICIA BESSA SIMONS HEREBY GUARANTEE A LOAN OF THREE THOUSAND GHANA CEDW BEING GRANTED TO (FULL NAME OF BORROWER) JOSEPHINE EMELIA AGAREY

WHOM I AM RELATED AS Cousin

AGE 28 TELL: 0247051956 GUARANTOR'S WORK FROM EXCHANGE

I LETICIA BESSA SIMONS 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 

Passport Photo



**LOAN LIABILITY AGREEMENT FORM**

I, JOSEPHINE EMILIA XIMENEZ 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, 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)..... N/A

Client signature and thumb print (Required)..... [Signature] 

Guarantor signature and thumb print (Required)..... [Signature] 