

Recommended by JANE ARTHUR



JY3 Micro Credit Ltd

LOAN APPLICATION FORM AND GUARANTOR INFORMATION

APPLICANT DETAILS

1 FIRST NAME GEORGINA MIDDLE NAME FRANCES

SURNAME AMUSAH

ADDRESS HN D23/3, KOTOKURABA

HOUSE NUMBER _____

NOTE: Please indicate your residential address and a visible landmark

OPPOSITE ZION SCHOOL

RESIDENCE: _____ OWNING ☒ RENTAL _____ MORTGAGE

NUMBER OF YEARS AT THIS ADDRESS: 30 YEARS _____ MONTHS

SPOUSE NAME MARK SARFO BIMPONG 0240374461

PHONE NUMBERS 054 7768762

EMAIL ADDRESS _____

NUMBER OF DEPENDENTS 3 NUMBER OF CHILDREN 3

D.O.B 31/03/1987

IDENTIFICATION

ID TYPE: __VOTER __D. LIC __NHIS __PASSPORT ☒ NATIONAL

ID NUMBER GA-72109689-9 PLACE OF ISSUE CAPE COAST

DATE OF ISSUE 21/02/2020 EXPIRY DATE 20/02/2030

P.O.Box 8, Elmina. Ghana. 027 734 0998 / 020 412 0751

jy3logistics@gmail.com

LOAN APPLICATION FORM AND GUARANTOR INFORMATION

EMPLOYMENT DETAILS

EMPLOYER'S NAME CENTRAL FOUNDATIONAL EDUCATION SCHOOL

SELF EMPLOYED: BUSINESS TYPE AND DETAILS

BUSINESS LOCATION/ADDRESS TANTRA class (ICGC)

NOTE: Indication location address and visible landmark

YEARS IN THIS BUSINESS 1 POSITION ICGC teacher

WEEKLY INCOME _____ DAILY INCOME GHS 630

Monthly : GHS 630

LOAN HISTORY

PREVIOUS AMOUNT OBTAINED FROM JY3 _____ DATE _____

LOANS OBTAINED FROM OTHER SOURCES _____

CURRENT WORKING CAPITAL _____

LOAN AMOUNT BEING REQUESTED NOW GHS 1000

REASONS FOR THE LOAN SCHOOL FEES

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 (GEORGINA FRANCES AMUSAH) 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 / THUMB PRINT [Signature] DATE 13/04/2023

GUARANTOR

I CECILIA JACOBS MERIAH HEREBY GUARANTEE A LOAN OF ONE HUNDRED CHADRA CEDS BEING GRANTED TO (FULL NAME OF BORROWER) GEORGINA FRANCES AMUSAH

WHOM I AM RELATED AS FRIENDS

AGE 28 TELL: 0542-773925 GUARANTOR'S WORK SECRETARY @ K.E.E.A

I CECILIA JACOBS MERIAH 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 28/05/1994
HN 211, ATOBISAN

Passport Photo

GEORGINA FRANCES AMISSAH

N/A

N/A

CAPE COAST

CAPE COAST MAIN

GHS

2100506852915

01-Mar-2023 to 12-Apr-2023

15.78

13.78

DATE	DESCRIPTION	VALUE DATE	DEBIT	CREDIT	BALANCE
01-Mar-2023	CAPE COAST MAIN BRANCH: ATM User Fees; ATM User Fees	01-Mar-2023	3.00	--	12.78
07-Mar-2023	CAPE COAST MAIN BRANCH: E-banking Service Charge; E-bundle fee - February 2023	05-Mar-2023	10.00	--	2.78
27-Mar-2023	HEAD OFFICE: ATM User Fees; ATM USER FEE FOR FEBRUARY 2023 REVERSED 2100506852915	27-Mar-2023	--	3.00	5.78
03-Apr-2023	CAPE COAST MAIN BRANCH: ATM User Fees; ATM User Fees	03-Apr-2023	3.00	--	2.78
04-Apr-2023	HEAD OFFICE: INSTANT ACH TRANSACTION; NRT for GEORGINA FRANCES AMISSAH by ACH CASA SUSPENSE ACCOUNT for MARCH 23 SAL PER CEF 040317013853	04-Apr-2023	--	627.00	629.78
04-Apr-2023	CAPE COAST MAIN BRANCH: E-banking Service Charge; E-bundle fee - March 2023	04-Apr-2023	10.00	--	619.78
06-Apr-2023	CAPE COAST MAIN BRANCH: ACCOUNT TO WALLET; FBGMA NSANO CREDIT FROM AC 2100506852915 TO MTN 0547768762	06-Apr-2023	600.00	--	19.78
06-Apr-2023	CAPE COAST MAIN BRANCH: Account to Wallet Charge; FBGMA NSANO CREDIT FROM AC 2100506852915 TO MTN 0547768762	06-Apr-2023	6.00	--	13.78

632.00

630.00

Turnover :

LOAN LIABILITY AGREEMENT FORM

I, GEORGINA FRANCES AMISIAH..... 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 forand.....

(Borrower)

(Guarantor)

Clients of MJY3 concerning this loan agreement in thelanguage 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].....