

Recommended by Paulina Abiam

Loan Application form



MICRO-CREDIT ENTERPRISE

First Name RICHARD Middle Name

Surname PRAH

Date of Birth 03/04/1989 Age 34 Gender MALE

Postal Address House Address 15/12 MYANTA

NOTE: please indicate a visible landmark to your home address OPPOSITE CRYSTAL VISION HOTEL

Years at this current address 34 mm/yyyy Rent Own ☒ Mortgage

Mobile 0342878587 Email

Spouse Name Last Name

Mobile # Email

Date of birth dd/mm/yyyy Age Number of children dependents

Employment

Self Employed ☒ Employee Unemployed

Profession Employer Name and address

..... years of experience

Business location. Indicate visible landmark NEAR CRYSTAL VISION

Self employed: business type and details AGENT of MOBILE MONEY / CLOTHS SELLER

Income details

Monthly weekly GHS 2800 Daily GHS 4000

Previous loan obtained from MJY3 GHc Date

Current working capital GHc 2500 Loans from other sources GHc Date

identification

Identification: National ID # GHA-72158974-8 Passport #

Date of issue 22/02/1989 Expiry date 21/02/2030 Place of Issue EFINA

Purpose for the loan GHS 1000 FOR BUSINESS



MICRO-CREDIT ENTERPRISE

Loan repayments

Daily GHc Weekly GHc Bi-Weekly GHc Monthly GHc

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			
House			
Equipment/Tools			

CONDITIONAL CLAUSE FOR PAYMENT DEFAULTER

PAYMENT PERIOD..... FOUR MONTHS

I AGREE TO PAY A DAILY DEFAULT CHARGE OF 2% OF THE AMOUNT DUE AS LONG AS I REMAIN IN DEFAULT IN MY INSTALLMENT REPAYMENT AFTER MY DAILY, WEEKLY, BI-WEEKLY OR MONTHLY DUE DATE.

THE PROVISION IN THIS DOCUMENT CLEARLY EXPLAINED TO ME
(..... RICHARD PRAH) 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
CONDITION AS STATED IN THEREOF.

APPLICANT SIGNATURE/THUMB PRINT..... Rich DATE 15/01/2024



MICRO-CREDIT ENTERPRISE

Guarantor

I STEPHEN DARTY hereby guarantee a loan of GHc 1000

Being granted to (Full name of borrower) RICHARD PRATT

Whom I am related to as FRIEND

I STEPHEN DARTY solemnly pledge to be liable for all payments, loan principal, interest, default charges and other collection cost, when this loan is in default. I understand that 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.

Date of birth 10/11/1995 Age Gender MALE

Mobile 0594638507 Email -

Postal Address - House Address 14/9 MYANTA

Please indicate a visible landmark NEAR CRYSTAL VISION

Identification: National ID # GHANA CARD Passport #

Date of issue 01/09/2022 Expiry date 21/08/2032 Place of issue ETHIOPIA

Employment details. Employee..... Employer Name and address.....

Self employed ☒ nature of business PAINTER

Business location/address MYANTA

Please indicate a visible landmark OPPOSITE CRYSTAL VISION HOTEL

Unemployed.....

Profession years of experience 9

Guarantor's income details. Monthly..... Weekly GHc 9000 Daily GHc 1500

Guarantor's signature/thumb print [Signature] Date 15/01/2024

Official use only

Loan officer Alaina Bediako

Approval date.....

Approved by.....

Disbursed by

Loan disbursement date

Repayments start date.....

Signature..... Date.....

LOAN LIABILITY AGREEMENT FORM

I, RICHARD PRATH..... 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 he 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, M/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).....

M/A
Richard


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

Richard


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