

WALKED IN

Loan Application form



MICRO-CREDIT ENTERPRISE

First Name PATRICIA Middle Name

Surname TANIAH

Date of Birth 20/02/1982 Age 42 Gender FEMALE

Postal Address House Address 42/6 BAKATO

NOTE: please indicate a visible landmark to your home address OPPOSITE THE PENTECOST CHURCH

Years at this current address 20 mm/yyyy Rent Own ☒ Mortgage

Mobile 0548891105 Email

Spouse Name Last Name

Mobile # Email

Date of birth dd/mm/yyyy Age Number of children 2 dependents 2

Employment

Self Employed ☒ Employee Unemployed

Profession Employer Name and address

..... years of experience 20

Business location. Indicate visible landmark OPPOSITE THE PENTECOST CHURCH

Self employed: business type and details SELLS MAKE UPS AND DO MAKE UPS

Income details

Monthly weekly GH¢ 3000 Daily GH¢ 500

Previous loan obtained from MJY3 GHc Date

Current working capital GHc 2000 Loans from other sources GHc Date

Identification

Identification: National ID # GHA-002259936-2 Passport #

Date of issue 17/02/2020 Expiry date 16/02/2030 Place of Issue ELMINA

Purpose for the loan GH¢ 1000 FOR BUSINESS



MICRO-CREDIT ENTERPRISE

Loan repayments

Daily GHc Weekly GHc 76 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

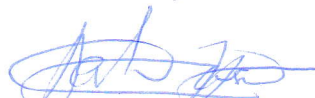
I AGREE TO PAY A DAILY DEFAULT CHARGE OF 2% OF THE AMOUNT DUE AS LONG AS I REMAIN IN DEFAULT IN MY INSTALLMENT REPAYMENT AFTER MY DAILY, WEEKLY, BI-WEEKLY OR MONTHLY DUE DATE.

THE PROVISION IN THIS DOCUMENT CLEARLY EXPLAINED TO ME

(PATRICIA TAWIAH) 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..........DATE 26/04/2024

She is known to be a serious person and she is capable of paying through this is her time she is applying a loan facility from us.





Loan guarantor form

MICRO-CREDIT ENTERPRISE

Guarantor

I PHILOMEHA ACKOHU-SEY hereby guarantee a loan of GHc 1000

Being granted to (Full name of borrower) PATRICIA TAWIAH

Whom I am related to as FRIEND

I PHILOMEHA ACKOHU-SEY 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 12/05/1994 Age Gender FEMALE

Mobile 0554163329 Email

Postal Address..... House Address 18/15 BROKOS

Please indicate a visible landmark

Identification: National ID # GHA-722293999-6 Passport #

Date of issue 29/03/2022 Expiry date 28/03/2032 Place of issue ELMINA

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

Self employed ☒ nature of business BOUIQUE

Business location/address JOEL

Please indicate a visible landmark BEHIND THE ELMINA POLICE STATION

Unemployed.....

Profession years of experience 2

Guarantor's income details. Monthly..... Weekly GHd 2500 Daily GHd 500

Guarantor's signature/thumb print [Signature] Date 26/04/2024

Official use only

Loan officer IBRAHIM KHALID

Approval date.....

Approved by.....

Disbursed by

Loan disbursement date

Repayments start date.....

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

LOAN LIABILITY AGREEMENT FORM

I PATRICIA TAWIAH 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 clients 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 IBRAHIM KHALID do hereby agree that I am serving as the interpreter for PATRICIA TAWIAH and PHILOMENA ACKOMU-SEY

(Borrower)

(Guarantor)

Clients of MJY3 concerning this loan agreement in the FANTE 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) 