

WALKED INH

Loan Application form



MICRO-CREDIT ENTERPRISE

First Name NARIEY Middle Name

Surname ESIHER

Date of Birth 21/03/1999 Age Gender FEMALE

Postal Address House Address CK/0017/8521

NOTE: please indicate a visible landmark to your home address BAHTUMA

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

Mobile 0544 554613 Email

Spouse Name SAMUEL Last Name METSAH

Mobile # 0556276067 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

Business location. Indicate visible landmark ELMIHA SEA VIEW

Self employed: business type and details TRADER

Income details

Monthly weekly GH¢ 2500 Daily GH¢ 500

Previous loan obtained from MJY3 GHc Date

Current working capital GHc Loans from other sources GHc Date

identification

Identification: National ID # BHA-720878736-6 Passport #

Date of issue 19/02/2020 Expiry date 18/02/2030 Place of Issue ELMIHA

Purpose for the loan GH¢ 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

(ESHER MARTY) 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 05/08/2024



MICRO-CREDIT ENTERPRISE

Guarantor

I ISAAC SAM hereby guarantee a loan of GHc

Being granted to (Full name of borrower) ESTHER NARTEN

Whom I am related to as FRIEND

I ISAAC SAM 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 Age Gender MALE

Mobile 0531381615 Email

Postal Address House Address CK/0007/2179

Please indicate a visible landmark BEHIND COLEPARMA SHOP

Identification: National ID # GHA-7234303303 Passport #

Date of issue 04/07/2020 Expiry date 03/07/2030 Place of issue ELMINA

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

Self employed ☒ nature of business FISHERMAN

Business location/address SEA VIEW

Please indicate a visible landmark.....

Unemployed.....

Profession years of experience 10

Guarantor's income details. Monthly..... Weekly GHd 1800 Daily GHd 350

Guarantor's signature/thumb print Date 05/08/2024

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, ESHER NARIEY solemnly agree to pay all loans 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 cost 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 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, IBRAHIM KHALID do hereby agree that I am serving as the interpreter

For ESHER NARIEY and ISAAC SAM

(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 thumbs print, making this document thereby legal.

Interpreter signatures and thumb print (Required)

Client signature and thumb print (Required)

Guarantor signature and thumb print (Required)