RECOMMENDED BY LETICIA MENSAH

Loan Application form

MICRO-CREDIT ENTERPRISE

First Name MARY Middle Name BRUCE

Surname ARHIN

Date of Birth 08/05/1962 Age .... Gender FEMALE

Postal Address .... House Address 5/25 KWESITUM

NOTE: please indicate a visible landmark to your home address COUNCIL LANE

Years at this current address TWENTY SIX mm/yyyy Rent .... Own ✓ Mortgage ....

Mobile 0556587393 Email ....

Spouse Name .... Last Name ....

Mobile # .... Email ....

Date of birth dd/mm/yyyy .... Age .... Number of children 6 dependents 6

Employment

Self Employed ✓ Employee .... Unemployed ....

Profession .... Employer Name and address ....

.... years of experience TWENTY-FOUR

Business location. Indicate visible landmark ....

Self employed: business type and details SELLS DRINKS AND WATER

....

Income details

Monthly .... weekly GH¢ 1,200 Daily GH¢ 200

Previous loan obtained from MJY3 GHc — Date —

Current working capital GHc .... Loans from other sources GHc — Date —

identification

Identification: National ID # GHA-719456729-2 Passport # ....

Date of issue 05/02/2020 Expiry date 04/02/2030 Place of Issue ELMINA

Purpose for the load 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 ?

Items	Value	Location	Date acquired
Land			
House			
Equipment/Tools			

CONDITIONAL CLAUSE FOR PAYENT 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 (MARY BRUCE ARHIN) 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.................

Loan guarantor form

MICRO-CREDIT ENTERPRISE

Guarantor

I ROSE BOAKYE hereby guarantee a loan of GHc 1000

Being granted to (Full name of borrower) MARY BRUCE ARHIN

Whom I am related to as FRIEND

I ROSE BOAKYE 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 01/07/1978 Age .. Gender FEMALE

Mobile 0551363905 Email

Postal Address House Address

Please indicate a visible landmark

Identification: National ID # GHA-719939445-1 Passport #

Date of issue 09/02/2020 Expiry date 08/02/2030 Place of issue ELMINA

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

Self employed ✓ nature of business SELLS MEN FOOTWEAR

Business location/address MARINE JUNCTION

Please indicate a visible landmark

Unemployed

Profession years of experience TWENTY

Guarantor's income details. Monthly Weekly GH¢ Daily GH¢ 700

Guarantor's signature/thumb print Date

Official use only

Loan officer

Approval date

Approved by

Disbursed by

Loan disbursement date

Repayments start date

Signature Date

LOAN LIABILITY AGREEMENT FORM

I MARY BRUCE ARHIM .... 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 IBRAHIM KHALID .... do hereby agree that I am serving as the interpreter for MARY BRUCE ARHIM .... and ROSE BOAKYE ....

(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)........