

Loan Application form

MICRO-CREDIT ENTERPRISEFirst Name JEPHATE Middle Name EFUMASurname MENSAHDate of Birth 12/03/2002 Age Gender MALEPostal Address House Address CK/0017/8026 BANTUMA-AKYINIMNOTE: please indicate a visible landmark to your home address OPPOSITE EDHAMAH SENIOR HIGHYears at this current address 5 mm/yyyy Rent ☒ Own MortgageMobile 0594218559 Email

Spouse Name Last Name

Mobile # Email

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

EmploymentSelf Employed Employee ☒ UnemployedProfession Employer Name and address ABANDAH GRACEINTERNATIONAL SCHOOL years of experience 2Business location. Indicate visible landmark BANTUMA ~~MBB~~ AAKYINIMSelf employed: business type and details TEACHERIncome detailsMonthly GHC 2000 weekly GHC 500 Daily 100

Previous loan obtained from MJY3 GHc Date

Current working capital GHc Loans from other sources GHc Date

identificationIdentification: National ID # GHA-721077879-2 Passport #Date of issue 21/02/2020 Expiry date 20/02/2030 Place of Issue ELMINAGHC 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

(JEPHATIE ETUMA MENSANT.....) IN THE ENGLISH..... 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 21/12/2024

**MICRO-CREDIT ENTERPRISE**GuarantorI EMMANUEL ARMAT hereby guarantee a loan of GHc 1000Being granted to (Full name of borrower) JEPHARE EFUMIA MENSANWhom I am related to as FRIENDI EMMANUEL ARMAT 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 20/05/1998 Age Gender MALEMobile 0549 65 40 16 EmailPostal Address House Address TA 1376 PERCHIEPlease indicate a visible landmark BEHIND THE PENTECOST CHURCHIdentification: National ID # GHA-723579829-0 Passport #Date of issue 08/07/2020 Expiry date 07/07/2030 Place of issue ELMINA

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

Self employed ☒ nature of business DRIVERBusiness location/address KIINAH ELMINA

Please indicate a visible landmark.....

Unemployed.....

Profession years of experience 3Guarantor's income details. Monthly..... Weekly GHd 1800 Daily GHd 300Guarantor's signature/thumb print [Signature] Date 24/12/2024Official use onlyLoan officer IBRAHIM KHALID

Approval date.....

Approved by.....

Disbursed by.....

Loan disbursement date.....

Repayments start date.....

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

LOAN LIABILITY AGREEMENT FORM

JEPHATIE EFUMA MENSAT

..... do hereby agree to pay all loans interest acquired from MJY3 in for 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 the defaulting period to make amends.

When a client is not cooperative or when a loan in default, our office will use all means available to us that is hereby agreed to this document to recover our monies.

CLIENT'S AND GUARANTOR'S PHOTOGRAPHS SHALL BE PUBLISHED IN PRINT AND SOCIAL MEDIA AND MADE PUBLIC WAY OF MAKING THE DEFAULTING CLIENT TO PAY WHAT IS OWED.

DEFAULTING CLIENT AND GUARANTOR'S PROPERTY/S SHALL BE CONSIFICATED FOR THE PURPOSE OF RECOVERING THE OWED AMOUNT.

INTERPRETER DECLARATION

IBRAHIM KHALID

..... do hereby agree that I am serving as interpreter for JEPHATIE EFUMA MENSAT and EMMANUEL ARMATT

(Borrower)

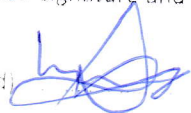
(Guarantor)

Client of MJY3 concerning this loan agreement in the ENGLISH Language

Which both clients understand and speak fluently.

They, the borrower and the guarantor append their signature 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)

