

MICRO-CREDIT ENTERPRISE

First Name SALAMATU Middle Name

Surname SULLEY

Date of Birth 05/03/1997 Age 28 Gender FEMALE

Postal Address House Address 74/21 POLICE STATION

NOTE: please indicate a visible landmark to your home address IN FRONT OF POLICE BARRIERS

Years at this current address 6 mm/yyyy Rent Own ☒ Mortgage

Mobile 0547773656 Email

Spouse Name EMMANUEL Last Name AMBAABENG

Mobile # 0242103658 Email

Date of birth dd/mm/yyyy Age Number of children 3 dependents 3

Employment

Self Employed ☒ Employee Unemployed

Profession Employer Name and address

..... years of experience 7

Business location. Indicate visible landmark IN FRONT OF POLICE BARRIERS

Self employed: business type and details HEAD DRESSER

Income details

Monthly weekly GH¢ 1500 Daily GH¢ 300

Previous loan obtained from MJY3 GHc Date

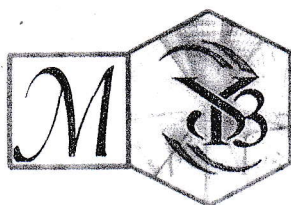
Current working capital GHc Loans from other sources GHc Date

Identification

Identification: National ID # GHA-00499777-2 Passport #

Date of issue 31/01/2020 Expiry date 30/01/2030 Place of Issue ACCRA

GH¢ 1000 FOR BUSINESS



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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			

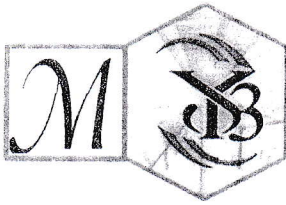
CONDITIONAL CLAUSE FOR PAYMENT DEFAULTER

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
(...SALAMATU SULLEX.....) IN THE 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...Salamatu Sullex.....DATE.....



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Guarantor

I MIXSON PRISCILLA hereby guarantee a loan of GHc 1000

Being granted to (Full name of borrower) SALAMATU SULLEX

Whom I am related to as FRIEND

I MIXSON PRISCILLA 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 02/02/2000 Age 25 Gender FEMALE

Mobile 0593422217 Email

Postal Address..... House Address 17/21 AWEXEE

Please indicate a visible landmark INFRONT TOTAL LIFE CHURCH

Identification: National ID # GHA-719389089-8 Passport #

Date of issue 04/02/2020 Expiry date 03/02/2030 Place of issue ACCRA

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

Self employed ☒ nature of business HEAD DRESSER

Business location/address AWEXEE

Please indicate a visible landmark INFRONT TOTAL LIFE CHURCH

Unemployed.....

Profession years of experience 3

Guarantor's income details. Monthly..... Weekly GHc 1000 Daily GHc 200

Guarantor's signature/thumb print [Signature] Date

Official use only

Loan officer JOANA ESITUN

Approval date.....

Approved by.....

Disbursed by

Loan disbursement date

Repayments start date.....

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

LOAN LIABILITY AGREEMENT FORM

SALAMATU SULLEY

..... solemnly agree to pay all loans interest acquired from MJY3 in full 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 CONFISCATED FOR THE PURPOSE OF RECOVERING THE OWED AMOUNT.

INTERPRETER DECLARATION

I JOASHA ESHUN do hereby agree that I am serving as interpreter
for SALAMATU SULLEY and MUNSON PRISCILLA

(Borrower)

(Guarantor)

Client 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 signature and their thumbs print, making this document thereby legal.

Interpreter signatures and thumb print (Required) Joasha

Client signature and thumb print (Required) Salamatu

Guarantor signature and thumb print (Required) Munson