**MICRO-CREDIT ENTERPRISE**First Name ABRAHAM Middle NameSurname TEIERIMDate of Birth 29/09/1989 Age Gender MALEPostal Address House Address NS AVOCADO STREETNOTE: please indicate a visible landmark to your home address TEIERIMYears at this current address mm/yyyy Rent Own ☒ MortgageMobile 0249 757419 Email

Spouse Name Last Name

Mobile # Email

Date of birth dd/mm/yyyy Age Number of children 1 dependents 1EmploymentSelf Employed ☒ Employee Unemployed

Profession Employer Name and address

..... years of experience

Business location. Indicate visible landmark BEHIND THE PENTECOST CHURCHSelf employed: business type and details MOMO SERVICEIncome detailsMonthly GHC 3000 weekly GHC 750 Daily GHC 150Previous loan obtained from MJY3 GHc 4000 Date 03/09/2024

Current working capital GHc Loans from other sources GHc Date

identificationIdentification: National ID # GHA-719839591-8 Passport #Date of issue 08/02/2020 Expiry date 07/02/2030 Place of Issue ELMIHAPurpose for the load GHC 5000 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			

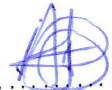
CONDITIONAL CLAUSE FOR PAYMENT DEFAULTER

PAYMENT PERIOD.....6..... 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

(ABRAHAM TETIEN) IN THE FAHLE 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 03/02/2025



MICRO-CREDIT ENTERPRISE

Guarantor

I FRANCIS KOOMSON hereby guarantee a loan of GHc 5000

Being granted to (Full name of borrower) ABRAHAM TETIEH

Whom I am related to as FRIEND

I FRANCIS KOOMSON 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 02/03/1989 Age Gender MALE

Mobile 0246159541 Email

Postal Address House Address 11920 AKOTOBINSIM

Please indicate a visible landmark

Identification: National ID # GHA-721058732-1 Passport #

Date of issue 21/02/2020 Expiry date 20/02/2030 Place of issue ELMINA

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

Self employed ☒ nature of business MOBILE MONEY AGENT

Business location/address BEHIND IHBOOM LIBRARY

Please indicate a visible landmark.....

Unemployed.....

Profession years of experience 3

Guarantor's income details. Monthly GH 3000 Weekly GH 750 Daily GH 125

Guarantor's signature/thumb print Date 03/02/2020

Official use only

Loan officer.....

Approval date.....

Approved by.....

Disbursed by

Loan disbursement date

Repayments start date.....

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

LOAN LIABILITY AGREEMENT FORM

ABRAHAM Teiten 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, N/A do hereby agree that I am serving as interpreter
For ABRAHAM Teiten and FRANCIS KOOMSOY

(Borrower)

(Guarantor)

Client of MJY3 concerning this loan agreement in the N/A 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) N/A

Client signature and thumb print (Required) [Signature]

Guarantor signature and thumb print (Required) [Signature]