

RECOMMENDED BY ~~TAACAR~~ ~~ACKOMANY~~

Loan Application form



MICRO-CREDIT ENTERPRISE

First Name ELIZABETH Middle Name

Surname ESHUN

Date of Birth 28/10/1983 Age 40 Gender FEMALE

Postal Address House Address HN 22/55 B ITEREM

NOTE: please indicate a visible landmark to your home address SKA NISSE NA YAREBE HOUSE, ADJACENT TO ST JAMES AMERICAN SCHOOL

Years at this current address 40 mm/yyyy Rent Own ☒ Mortgage

Mobile 0592276413 Email

Spouse Name JOHN Last Name MENSAH

Mobile # 0553017898 Email

Date of birth dd/mm/yyyy Age 45 Number of children 4 dependents 4

Employment

Self Employed ☒ Employee Unemployed

Profession Employer Name and address years of experience 12

Business location. Indicate visible landmark

Self employed: business type and details BAR OWNER / FOOD VENDOR
ADJACENT AMERICAN SCHOOL, (GABASE BAR)

Income details

Monthly weekly GHS 1200 Daily GHS 200 (BAR)
GHS 2000 GHS 300 (FOOD)

Previous loan obtained from MJY3 GHc Date

Current working capital GHc GHS 4000 Loans from other sources GHc Date

Identification

Identification: National ID # AN-724093100-6 Passport #

Date of issue 15/07/2020 Expiry date 14/07/2030 Place of Issue ITEREM

Purpose for the loan GHS 1000 TO SUPPORT 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
(...ELIZABETH EMMANUEL.....) IN THE FOURTE..... 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.....10/01/24.....

**MICRO-CREDIT ENTERPRISE**GuarantorI EDWARD NEUY hereby guarantee a loan of GHc 1000Being granted to (Full name of borrower) ELIZABETH EYINWhom I am related to as NEIGHBOR

I EDWARD NEUY 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 12/12/1991 Age 32 Gender MALEMobile 0597609229 EmailPostal Address..... House Address HN 22/SS B JEREEMPlease indicate a visible landmark ADJACENT ST JAMES AMERICAN SCHOOLIdentification: National ID # CWA-002734783-8 Passport #Date of issue 21/07/2020 Expiry date 21/07/2030 Place of issue SSWIT

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

Self employed ☒ nature of business SELLS ACCESSORIESBusiness location/address IN FRONT OF SIKA NISIR MA TABRE, AMERICAN SCHOOLPlease indicate a visible landmark ADJACENT ST JAMES AMERICAN SCHOOL

Unemployed.....

Profession years of experience 6Guarantor's income details. Monthly - Weekly GH 9,000 Daily GH 1800Guarantor's signature/thumb print [Signature] Date 10/01/24Official use onlyLoan officer Gloria Bediako

Approval date.....

Approved by.....

Disbursed by

Loan disbursement date

Repayments start date.....

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

LOAN LIABILITY AGREEMENT FORM

I, ELIZABETH ESTHER..... 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 the 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, EDWARD NEELY..... do hereby agree that I am serving as the interpreter for ELIZABETH ESTHER.....and EDWARD NEELY.....

(Borrower)

(Guarantor)

Clients of MJY3 concerning this loan agreement in the SPANISH.....language which both clients understand and speak fluently.

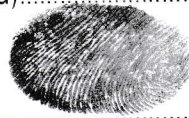
They, the borrower and the guarantor append their signatures and their thumb print, making this document thereby legal.

Interpreter signature and thumb print (Required).....

Edward Neely 12



Client signature and thumb print (Required).....



Guarantor signature and thumb print (Required).....

Edward Neely 13

