Loan Application form

MICRO-CREDIT ENTERPRISE

First Name ROSE Middle Name

Surname ANSAH

Date of Birth 01/05/1973 Age 50 Gender FEMALE

Postal Address House Address HN/66/16 NYAMETEASE

NOTE: please indicate a visible landmark to your home address INFRONT OF PANAGIMAH

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

Mobile 0592276061 Email

Spouse Name Last Name

Mobile # Email

Date of birth dd/mm/yyyy Age Number of children 4 dependents 3

Employment

Self Employed ✓ Employee Unemployed

Profession Employer Name and address

years of experience

Business location. Indicate visible landmark OPPOSITE JEWELS OF GOD CHURCH

Self employed: business type and details FOOD VENDOR

Income details

Monthly weekly GH¢ 3600 Daily GH¢ 600

Previous loan obtained from MJY3 GHc 2000 Date 02/05/2024

Current working capital GHc Loans from other sources GHc Date

identification

Identification: National ID # GHA-723822299-4 Passport #

Date of issue 12/07/2020 Expiry date 11/07/2030 Place of Issue ELMINA

Purpose for the load GH¢ 3000 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 ?

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 (........ROSE ANSAH...............................) 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 14/01/2025

Loan guarantor form

MICRO-CREDIT ENTERPRISE

Guarantor

I LUCY IBRAHIM hereby guarantee a loan of GHc ....

Being granted to (Full name of borrower) ROSE ANSAH

Whom I am related to as FRIEND

I LUCY IBRAHIM 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 15/05/1983 Age 40 .. Gender FEMALE

Mobile 0547420971 Email ....

Postal Address.......... House Address HN/66/16 NYAMETEASE

Please indicate a visible landmark INFRONT OF PANAGIMAH

Identification: National ID # GHANA CARD Passport # ....

Date of issue 07/02/2020 Expiry date 01/02/2030 Place of issue ELMINA

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

....

Self employed ✓ nature of business FOOD VENDOR

Business location/address OPPOSITE JEWEL OF GOD ELMINA

Please indicate a visible landmark..........

Unemployed..........

Profession .... years of experience 8

Guarantor's income details. Monthly.......... Weekly GH¢720 Daily GH¢ 120

Guarantor's signature/thumb print .... Date 14/01/2025

Official use only

Loan officer IBRAHIM KHALID

Approval date..........

Approved by..........

Disbursed by ....

Loan disbursement date ....

Repayments start date..........

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

LOAN LIABILITY AGREEMENT FORM

I ROSE ANSAH .... 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.

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

INTERPRETER DECLARATION

I ..... N/A .... do hereby agree that I am serving as interpreter

For ROSE ANSAH .... and LUCY IBRAHIM ....

(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) ....

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