Loan Application form

MICRO-CREDIT ENTERPRISE

First Name Getrude Middle Name

Surname Quartey

Date of Birth 18/01/1977 Age 47 Gender FEMALE

Postal Address — House Address HN N/A

NOTE: please indicate a visible landmark to your home address TARKWA PEACE HOUSE

Years at this current address 3 mm/yyyy Rent Own ✓ Mortgage

Mobile 0547864332 Email —

Spouse Name EBENEZER Last Name ACQUAH

Mobile # — Email —

Date of birth dd/mm/yyyy — Age — Number of children 1 dependents 1

Employment

Self Employed ✓ Employee Unemployed

Profession — Employer Name and address —

years of experience 9

Business location. Indicate visible landmark ADJACENT ANGLICAN CHURCH

Self employed: business type and details HOME USE APPLIANCES & BAGS STORE.

Income details

Monthly weekly Daily 2,000

Previous loan obtained from MJY3 GHc 2000 Date 15-12-2023

Current working capital GHc 30,000 Loans from other sources GHc — Date —

identification

Identification: National ID # GHA-002443973-8 Passport # —

Date of issue 15/05/2019 Expiry date 19/05/2029 Place of Issue ACCRA

Purpose for the load 3,500

MICRO-CREDIT ENTERPRISE

Loan repayments

Daily GHc .... Weekly GHc 1260 .... 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......4.............. 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 (......GERRUDE QUARTEY......................................) 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.................

Loan guarantor form

MICRO-CREDIT ENTERPRISE

Guarantor

I RICHARD ACKON hereby guarantee a loan of GHc 3,500

Being granted to (Full name of borrower) GETRUDE QUARTEY

Whom I am related to as FRIEND

I RICHARD ACKON 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 06/04/2000 Age 23 .. Gender MALE

Mobile 0599581282 Email —

Postal Address .... House Address 70/1 AWINE

Please indicate a visible landmark —

Identification: National ID # GHA-726939129-8 Passport #

Date of issue 15/02/2020 Expiry date 14/02/2030 Place of issue ACCRA

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

Self employed ✓ nature of business BUILDING & CONSTRUCTION

Business location/address MOBILE

Please indicate a visible landmark —

Unemployed........

Profession MASON years of experience 8

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

Guarantor's signature/thumb print [signature] Date

Official use only

Loan officer MICHAEL AIDOO

Approval date........

Approved by........

Disbursed by ....

Loan disbursement date ....

Repayments start date........

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

LOAN LIABILITY AGREEMENT FORM

I......GETRUDE QUAURTEY...... 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 he 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......N/A...... do hereby agree that I am serving as the interpreter for ...... and......N/A......

(Borrower) (Guarantor)

Clients 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 signatures and their thumb print, making this document thereby legal.

Interpreter signature **and** thumb print **(Required)**......N/A......

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

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