Loan Application form

MICRO-CREDIT ENTERPRISE

First Name CHARLES Middle Name

Surname MENSAH

Date of Birth 21/03/1985 Age Gender MALE

Postal Address House Address ED 10 ESUAKYIR

NOTE: please indicate a visible landmark to your home address GREAT WORD CHURCH

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

Mobile 0554 84 17 11 Email

Spouse Name GRACE Last Name MENSAH

Mobile # 0551841756 Email

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

Employment

Self Employed ✓ Employee Unemployed

Profession Employer Name and address

years of experience

Business location. Indicate visible landmark SSMIT BUS STOP

Self employed: business type and details MECHANIC / FITTER

Income details

Monthly weekly GH¢ 1800 Daily GH¢ 320

Previous loan obtained from MJY3 GHc 1000 Date 31/01/2024

Current working capital GHc — Loans from other sources GHc — Date —

identification

Identification: National ID # GHA-720804989-0 Passport #

Date of issue 01/02/2022 Expiry date 29/03/2032 Place of Issue KUMASI

Purpose for the load GH¢ 1000 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 ?

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 (..CHARLES MEHSAH..........................) 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..................

MICRO-CREDIT ENTERPRISE

Guarantor

I EMMANUEL EKUBAH hereby guarantee a loan of GHc 1000

Being granted to (Full name of borrower) CHARLES MENSAH

Whom I am related to as MASTER

I EMMANUEL EKUBAH 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 28/08/1999 Age .... Gender MALE

Mobile 0247999609 Email ....

Postal Address.......... House Address 2B/13 LIME STREET

Please indicate a visible landmark NEAR DRUG STORE

Identification: National ID # .... Passport # ....

Date of issue 22/02/2022 Expiry date 21/02/2032 Place of issue ELMINA

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

....

Self employed ✓ nature of business AUTO MECHANIC

Business location/address SSNIT BUS STOP

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

Unemployed..........

Profession .... years of experience 2

Guarantor's income details. Monthly.......... Weekly GH¢ 300 Daily GH¢ 50

Guarantor's signature/thumb print .... Date ....

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 CHARLES MEHSAH 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, H/A do hereby agree that I am serving as the interpreter for CHARLES MEHSAH and EMMANUEL EKUBAH

(Borrower) (Guarantor)

Clients of MJY3 concerning this loan agreement in the H/A 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) H/A

Client signature and thumb print (Required)

Guarantor signature and thumb print (Required)