

Recommended by David Selassie Dorw4.

Loan Application form



MICRO-CREDIT ENTERPRISE

First Name SEWORM Middle Name -

Surname DZIKUN

Date of Birth 17/07/1983 Age 41 Gender MALE

Postal Address House Address TH 4 MARTIN EROUN LANE

NOTE: please indicate a visible landmark to your home address BESIDE SSNIT FLAT

Years at this current address 8 mm/yyyy Rent ☒ Own Mortgage

Mobile 0201382031 Email

Spouse Name HABIBA Last Name TUNAS

Mobile # 0249143426 Email

Date of birth dd/mm/yyyy 27/MAY/1987 Age Number of children 4 dependents 6

Employment

Self Employed Employee ☒ Unemployed

Profession TEACHER Employer Name and address ESSAMAN UNITED M/A PRIMARY
..... years of experience 14

Business location. Indicate visible landmark ESSAMAN UNITED M/A PRIMARY

Self employed: business type and details.....

Income details

Monthly GH2677 weekly Daily

Previous loan obtained from MJY3 GHc Date

Current working capital GHc Loans from other sources GHc Date

Identification

Identification: National ID # GHA-720498948-9 Passport #

Date of issue 15/02/2002 Expiry date 14/02/2030 Place of Issue BANTUMA

Purpose for the load GH 1000 FOR PERSONAL USE



MICRO-CREDIT ENTERPRISE

Loan repayments

Daily GHc Weekly GHc Bi-Weekly GHc Monthly GHc 29.0

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

(SELOM DZIKUNU.....) 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... [Signature] DATE 02/02/24



MICRO-CREDIT ENTERPRISE

Guarantor

I DAVID SEUASSIE DORNY hereby guarantee a loan of GHc 1000

Being granted to (Full name of borrower) SEWORM DZIKUN

Whom I am related to as Cousin

I DAVID SEUASSIE DORNY 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 24/11/1978 Age 45 Gender MALE

Mobile 057914648 Email

Postal Address..... House Address HA 7, KODWO EMIL STREET

Please indicate a visible landmark ELIMNA ESTATE

Identification: National ID # CHA-720563401-6 Passport #

Date of issue 15/02/2020 Expiry date 14/02/2030 Place of issue K.E.E-A

Employment details. Employee ☒ Employer Name and address ANGELICA J.H.S

ELIMNA

Self employed nature of business

Business location/address

Please indicate a visible landmark.....

Unemployed.....

Profession TEACHER years of experience 14

Guarantor's income details. Monthly 3700 Weekly Daily

Guarantor's signature/thumb print [Signature] Date 22/02/24

Official use only

Loan officer.....

Approval date.....

Approved by.....

Disbursed by

Loan disbursement date

Repayments start date.....

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

LOAN LIABILITY AGREEMENT FORM

I, SELOM DDIKUN..... 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.....

(Borrower)

(Guarantor)

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

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

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

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

RRP