Loan Application form

MICRO-CREDIT ENTERPRISE

First Name ARABA Middle Name EWUSIWAH

Surname CODJOE

Date of Birth 09/04/1985 Age .... Gender FEMALE

Postal Address .... House Address HN B11/20 AKOTOBISIN

NOTE: please indicate a visible landmark to your home address BEHIND PANAGYIMA DRUG STORE

Years at this current address 2 mm/yyyy Rent ✓ Own .... Mortgage ....

Mobile 0249038260 Email ....

Spouse Name FREDRICK Last Name LEWIS

Mobile # 024119 11 97 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 ....

Business location. Indicate visible landmark ....

Self employed: business type and details SECOND HAND CLOTHING SELLER NEAR ANKAFUL JUNCTION

Income details

Monthly .... weekly GH¢ 1000 Daily GH¢ 200

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

Current working capital GHc 2500 Loans from other sources GHc .... Date ....

identification

Identification: National ID # GHA-723592456-3 Passport # ....

Date of issue 08/07/2020 Expiry date 07/07/2030 Place of Issue ELMINA

Purpose for the load GH¢ 1000 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 (..ARABA EWUSIWA CUDJOE.............................) 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 KATE ACQUAH hereby guarantee a loan of GHc 1000

Being granted to (Full name of borrower) ARABA EWUSIWA CODJOE

Whom I am related to as AUNTIE

I KATE ACQUAH 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 18/11/1961 Age .... Gender FEMALE

Mobile .... Email ....

Postal Address.................. House Address HN B11/20 AKOTOBINSIN

Please indicate a visible landmark BEHIND PANAGYIMA DRUG STORE

Identification: National ID # GHA-726939949-4 Passport # ....

Date of issue 15/02/2021 Expiry date 14/02/2031 Place of issue SSNIT

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

....

Self employed .... nature of business ....

Business location/address ....

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

Unemployed..................

Profession .... years of experience ....

Guarantor's income details. Monthly GH¢ 800 Weekly .... Daily ....

Guarantor's signature/thumb print .... Date 29/05/2024

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 ARABA EWUSIWA CODJOE 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 ARABA EWUSIWA CODJOE and KATE ACQUAH

(Borrower) (Guarantor)

Clients of MJY3 concerning this loan agreement in the .... 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)...