Loan Application form

MICRO-CREDIT ENTERPRISE

First Name: FRANCIS Middle Name: ....

Surname: TAYLOR

Date of Birth: 08/07/1984 Age: .... Gender: MALE

Postal Address: .... House Address: HN 3/3 POLICE STATION

NOTE: please indicate a visible landmark to your home address ....

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

Mobile: 0247652415 Email: ....

Spouse Name: .... Last Name: ....

Mobile #: .... Email: ....

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

Employment

Self Employed: ✓ Employee: .... Unemployed: ....

Profession: .... Employer Name and address: ....

.... years of experience: ....

Business location. Indicate visible landmark: ELMINA SSNIT

Self employed: business type and details: CAR SPRAYER

....

Income details

Monthly: .... weekly: GH¢ 2400 Daily: GH¢ 400

Previous loan obtained from MJY3 GHc: 4000 Date: 16/08/2024

Current working capital GHc: 5000 Loans from other sources GHc: — Date: —

identification

Identification: National ID #: GHA-718825386-0 Passport #: ....

Date of issue: 28/01/2020 Expiry date: 27/01/2030 Place of Issue: ELMINA

Purpose for the load: GH¢ 5000 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 (..FRANCIS TAYLOR..............) 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..4/12/2024..

Loan guarantor form

MICRO-CREDIT ENTERPRISE

Guarantor

I FRANCIS MENSAH hereby guarantee a loan of GHc 5000

Being granted to (Full name of borrower) FRANCIS TAILOR

Whom I am related to as APPRENTICE

I FRANCIS MENSAH 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 23/06/2001 Age .... Gender MALE

Mobile 0546509039 Email ....

Postal Address .... House Address HN 21/22 TETERIM

Please indicate a visible landmark ....

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

Date of issue 06/02/2020 Expiry date 05/02/2030 Place of issue ELMINA

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

Self employed ✓ nature of business APRENTICE

Business location/address ELMINA SSNIT

Please indicate a visible landmark SNNIT JUNCTION

Unemployed..........

Profession CAR SPRAYER years of experience 3

Guarantor's income details. Monthly.......... Weekly GH¢ 1200 Daily GH¢ 200

Guarantor's signature/thumb print .... Date 4/12/2024

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 ..... FRANCIS TAYLOR ..... 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 ..... FRANCIS TAYLOR ..... and ..... FRANCIS MENSAH .....

(Borrower) (Guarantor)

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