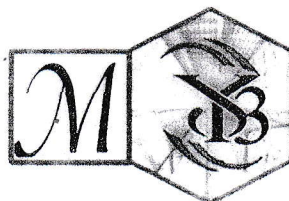


Loan Application form

MICRO-CREDIT ENTERPRISEFirst Name GRACE AWOF Middle NameSurname AWORTWEDate of Birth Age Gender FEMALEPostal Address House Address 42/18 BRONXIBIMANOTE: please indicate a visible landmark to your home address MORNING GREY SCHOOLYears at this current address 8 mm/yyyy Rent Own ☒ MortgageMobile 0593178856 EmailSpouse Name NANA Last Name BAYINMobile # 0551100375 EmailDate of birth dd/mm/yyyy Age Number of children 2 dependents 2EmploymentSelf Employed ☒ Employee Unemployed

Profession Employer Name and address

..... years of experience 5Business location. Indicate visible landmark BRONXIBIMASelf employed: business type and details SOYBEANS AND UNDERWEARSIncome detailsMonthly weekly GH¢ 1800 Daily GH¢ 300Previous loan obtained from MJY3 GHc 1000 Date 26/06/2024Current working capital GHc 2500 Loans from other sources GHc DateIdentificationIdentification: National ID # GHA-723530813-0 Passport #Date of issue 07/07/2020 Expiry date 06/07/2030 Place of Issue ELMDIAPurpose for the loan 1500 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 ?

<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
(.....GRACE AWORTWE.....) IN THEFANTE.... 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**GuarantorI FLORENCE ANNOR hereby guarantee a loan of GHc 1500Being granted to (Full name of borrower) GRACE AWORTINGWhom I am related to as FRIENDI FLORENCE ANNOR 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 04/04/1988 Age Gender FEMALEMobile 0248024115 EmailPostal Address House Address 58/4 JAVA HILLPlease indicate a visible landmark BEHIND KING KUFFOUR DRUG STOREIdentification: National ID # GHA-723518279-4 Passport #Date of issue 06/07/2020 Expiry date 05/07/2030 Place of issue ELMUNA

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

Self employed nature of business FISH MONGERBusiness location/address ELMUNA FISHRIES

Please indicate a visible landmark.....

Unemployed.....

Profession years of experience 5Guarantor's income details. Monthly..... Weekly GH¢ 1800 Daily GH¢ 300

Guarantor's signature/thumb print Date

Official use onlyLoan officer IBRAHIM KHALID

Approval date.....

Approved by.....

Disbursed by

Loan disbursement date

Repayments start date.....

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

LOAN LIABILITY AGREEMENT FORM

I, GRACE AWORTWE 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.

DEFAULTING 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 GRACE AWORTWE and FLORENCE ANNOR

(Borrower)

(Guarantor)

Client 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 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) 