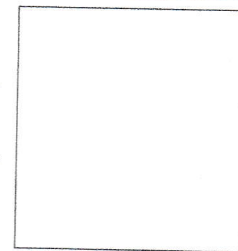


Recommended by Emmanuel Afful



Loan Application form

MICRO-CREDIT ENTERPRISE



First Name Stephen Middle Name

Surname Amissah

Date of Birth 04/03/1997 Age Gender Male

Postal Address House Address 114 AKOIO BISHI

NOTE: please indicate a visible landmark to your home address At the back of Edina Ahenfie

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

Mobile 0246490275 Email

Spouse Name LINDA Last Name MYARKO

Mobile # 020556635465 Email

Date of birth dd/mm/yyyy Age 27 Number of children 2 dependents 2

Employment

Self Employed ☒ Employee Unemployed

Profession Employer Name and address

..... years of experience 7

Business location. Indicate visible landmark GHANA WATER COMPANY

Self employed: business type and details

PUMPER

Income details

Monthly GHS 600 weekly GHS 700 Daily GHS 100

Previous loan obtained from MJY3 GHc Date

Current working capital GHc Loans from other sources GHc Date

identification

Identification: National ID # GHS-724048515-2 Passport #

Date of issue 15/07/2020 Expiry date 14/07/2030 Place of Issue Elmina

Purpose for the loan GHS 2000 For business

**MICRO-CREDIT ENTERPRISE**Loan repaymentsDaily GHc Weekly GHc 160 Bi-Weekly GHc Monthly GHcCollateral

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 DEFAULTERPAYMENT 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

(..... Stephen Amissah) IN THE 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 05/04/2024



MICRO-CREDIT ENTERPRISE

Guarantor

I Amos Mensah hereby guarantee a loan of GHc 2000

Being granted to (Full name of borrower) Stephen Amissah

Whom I am related to as Neighbour

I Amos 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 1967/09/28 Age Gender Male

Mobile 0246737147 Email -

Postal Address - House Address A1/Y AKOTOBISIN

Please indicate a visible landmark AT THE BACK OF Edina Ahenfie

Identification: National ID # Ghana Card Passport #

Date of issue 04/02/2020 Expiry date 03/02/2030 Place of issue Elmina

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

Self employed nature of business Equipment Officer

Business location/address Sea lions

Please indicate a visible landmark Elmina

Unemployed.....

Profession years of experience 8

Guarantor's income details. Monthly GH/700 Weekly - Daily -

Guarantor's signature/thumb print [Signature] Date 05/02/2024

Official use only

Loan officer Alonia Bediako

Approval date.....

Approved by.....

Disbursed by

Loan disbursement date

Repayments start date.....

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

LOAN LIABILITY AGREEMENT FORM

I Stephen Amissah 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 Stephen Amissah do hereby agree that I am serving as the interpreter for Stephen Amissah and Amos Plensah

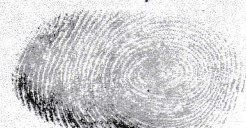
(Borrower)

(Guarantor)

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

