

MICRO-CREDIT ENTERPRISE

First Name NAITHANIEL Middle Name KWAMIMA

Surname HOWARD

Date of Birth 20/06/1960 Age Gender MALE

Postal Address House Address c/o DEPT. OF STATISTICS UCC

NOTE: please indicate a visible landmark to your home address NEAR STANN SCHOOL

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

Mobile 0244 923279 Email

Spouse Name SYLVIA Last Name SIMONS

Mobile # Email

Date of birth dd/mm/yyyy Age Number of children 4 dependents 5

Employment

Self Employed Employee ☒ Unemployed

Profession PROFESSOR Employer Name and address UNIVERSITY OF CAPE COAST
..... years of experience

Business location. Indicate visible landmark UNIVERSITY OF CAPE COAST

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

Income details

Monthly GHS 8,411 weekly Daily

Previous loan obtained from MJY3 GHc 10,000 Date 02/09/2024

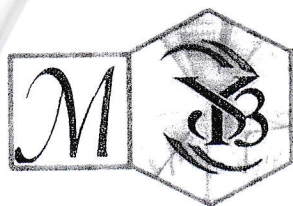
Current working capital GHc Loans from other sources GHc Date

identification

Identification: National ID # GHA-71502929-6 Passport #

Date of issue 19/02/2020 Expiry date 18/02/2030 Place of Issue ACCRA

Purpose for the loan GHS 10,000 PERSONAL LOAN



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
(NATHANIEL KWAMEHA HOWARD.....) IN THE ENGLISH 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 NATHANIEL KWAMEHA HOWARD.....DATE 30/12/2024



MICRO-CREDIT ENTERPRISE

Guarantor

I EMOCK NYARKO hereby guarantee a loan of GHc 10,000

Being granted to (Full name of borrower) NATHANIEL KWAMINA HOWARD

Whom I am related to as CO-WORKER

I EMOCK NYARKO 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 07/02/1992 Age Gender MALE

Mobile 054163070 Email

Postal Address..... House Address U-C-C

Please indicate a visible landmark

Identification: National ID # GHANA CARD Passport #

Date of issue 17/03/2020 Expiry date 16/03/2030 Place of issue ACCRA

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

Self employed nature of business

Business location/address U-C-C HALL CO-CORDINATOR

Please indicate a visible landmark.....

Unemployed.....

Profession HALL CO-CODINATOR years of experience 10

Guarantor's income details. Monthly GHd Weekly GHd Daily GHd

Guarantor's signature/thumb print Date 30/12/2024

Official use only

Loan officer IBRAHIM KHAUD

Approval date.....

Approved by.....

Disbursed by

Loan disbursement date

Repayments start date.....

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

LOAN LIABILITY AGREEMENT FORM

~~NATHANIEL~~
~~N/A~~ K. HOWARD

I, do hereby 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 NATHANIEL K. HOWARD and EHOCK NYARKO

(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) 