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 2 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¢ 2,400 Daily GH¢ 400

Previous loan obtained from MJY3 GHc 1,500 Date 27/12/2023

Current working capital GHc 5,000 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¢ 3,000 FOR BUSINESS

MICRO-CREDIT ENTERPRISE

Loan repayments

Daily GHc .... Weekly GHc 220 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 [signature] DATE 15/04/2024

Loan guarantor form

MICRO-CREDIT ENTERPRISE

Guarantor

I FRANCIS MENSAH hereby guarantee a loan of GHc 3,000

Being granted to (Full name of borrower) FRANCIS TAYLOR

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 3/06/2001 Age 24 .. Gender MALE

Mobile 0546509039 Email ....

Postal Address .... House Address HM 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 ....

Business location/address ELMINA JUCTION

Please indicate a visible landmark OPPOSITE MORE GAS

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

Profession CAR FITEEN years of experience 3

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

Guarantor's signature/thumb print .... Date 15/04/2024

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 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 FRANCIS TAYLOR and FRANCIS MENSAH

(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)........................

Client signature and thumb print (Required)...FnT...

Guarantor signature and thumb print (Required)........................