**MICRO-CREDIT ENTERPRISE**

First Name MERCY Middle Name BRUCE
Surname BROWN
Date of Birth 11/08/1985 Age 40 Gender FEMALE
Postal Address House Address B24 BRONYIBIMA
NOTE: please indicate a visible landmark to your home address NEAR INFORMATION
Years at this current address 9 mm/yyyy Rent Own ☒ Mortgage
Mobile 0541123286 Email
Spouse Name Last Name
Mobile # Email
Date of birth dd/mm/yyyy Age Number of children 4 dependents 2

EmploymentSelf Employed ☒ Employee UnemployedProfession Employer Name and address
..... years of experience 5Business location. Indicate visible landmark BRONYIBIMASelf employed: business type and details PASTRIES AND CATERING MERCYS PASTRIESIncome detailsMonthly weekly GH¢ 1200 Daily GH¢ 200
Previous loan obtained from MJY3 GHc 5000 Date 24/10/2024
Current working capital GHc 4000 Loans from other sources GHc DateidentificationIdentification: National ID # GHA-728075568-0 Passport #Date of issue 03/03/2020 Expiry date 02/03/2030 Place of Issue ELMINAPurpose for the load GH¢ 7000 FOR BUSINESS



MICRO-CREDIT ENTERPRISE

Loan Application form

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			

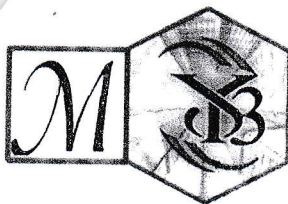
CONDITIONAL CLAUSE FOR PAYMENT DEFAULTER

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
(...MERCY BRUCE BROWN.....) 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 31/01/2025

**MICRO-CREDIT ENTERPRISE**GuarantorI STEPHEN TAWIAH hereby guarantee a loan of GHc 7000Being granted to (Full name of borrower) MERCYBRUCE BROWNWhom I am related to as CHURCH MEMBERI STEPHEN TAWIAH 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 18/10/2001 Age 24 Gender MALEMobile 0257255158 EmailPostal Address..... House Address 13 / 1 BRONYIBIMAPlease indicate a visible landmark NEAR INFORMATION CENTERIdentification: National ID # GHANA CARD Passport #Date of issue 07/07/2020 Expiry date 06/07/2030 Place of issue ELMINA

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

Self employed ☒ nature of business WATCHMANBusiness location/address ELMINA FISHRIES

Please indicate a visible landmark.....

Unemployed.....

Profession years of experience 6Guarantor's income details. Monthly..... Weekly GH¢3500 Daily GH¢500Guarantor's signature/thumb print Date 31/01/2025Official use onlyLoan officer..... JOANA ESHUN

Approval date.....

Approved by.....

Disbursed by

Loan disbursement date

Repayments start date.....

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

LOAN LIABILITY AGREEMENT FORM

I, MERCY BRUCE BROWN, 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 MERCY BRUCE BROWN and STEPHEN TAWIAH

(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)  