Loan Application form

MICRO-CREDIT ENTERPRISE

First Name MARY Middle Name

Surname KOOMSON #2

Date of Birth 08/08/1992 Age Gender FEMALE

Postal Address House Address B2, BROMIBIMA

NOTE: please indicate a visible landmark to your home address MAIN STREET

Years at this current address 36 mm/yyyy Rent Own ✓ Mortgage

Mobile 0247067315 Email

Spouse Name JOHN NICHOLAS Last Name QUARCOE

Mobile # 0557258838 Email

Date of birth dd/mm/yyyy Age Number of children 3 dependents 5

Employment

Self Employed ✓ Employee Unemployed

Profession Employer Name and address

years of experience

Business location. Indicate visible landmark PARLIAMENT ROADSIDE

Self employed: business type and details FOOD VENDOR

Income details

Monthly weekly GH¢ 1400 Daily GH¢ 200

Previous loan obtained from MJY3 GHc 1000 Date 18/03/2024

Current working capital GHc 1500 Loans from other sources GHc Date

identification

Identification: National ID # GHA-719555491-0 Passport #

Date of issue 05/02/2020 Expiry date 04/02/2030 Place of Issue ELMINA

Purpose for the load GH¢ 1500 FOR BUSINESS

Loan Application form

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Loan repayments

Daily GHc .... **Weekly GHc** .... **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 (MARY KOOMSOH # 2) 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 10/07/2024

MICRO-CREDIT ENTERPRISE

Guarantor

I COMFORT ESHUN hereby guarantee a loan of GHc 1500

Being granted to (Full name of borrower) MART KOOMSON # 2

Whom I am related to as FRIEND

I COMFORT ESHUN 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 25/02/1974 Age .... Gender FEMALE

Mobile 0538 07 8292 Email ....

Postal Address.................. House Address B2/84 BRONYIBIMA

Please indicate a visible landmark OPPOSITE THE CHURCH OF PENTECOST

Identification: National ID # GHA-718795221-0 Passport # ....

Date of issue 27/01/2020 Expiry date 26/01/2030 Place of issue ELMINA

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

....

Self employed ✓ nature of business VEGETABLES SELLER

Business location/address NEW MARKET ELMINA

Please indicate a visible landmark..................

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

Profession .... years of experience 6

Guarantor's income details. Monthly.................. Weekly GHC 2500 Daily GHC 500

Guarantor's signature/thumb print .... Date 10/07/2024

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 MARY KOOMSON #2 solemnly agree to pay all loans 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 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 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 MARY KOOMSON #2 and COMFORT ESHUN

(Borrower) (Guarantor)

Clients 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 signatures 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)