Loan Application form

# MICRO-CREDIT ENTERPRISE

First Name PATRICIA Middle Name

Surname TAWIAH

Date of Birth 20/02/1982 Age Gender FEMALE

Postal Address House Address 42/6 BAKANO

NOTE: please indicate a visible landmark to your home address OPPOSITE THE PENTECOST CHURCH

Years at this current address 20 mm/yyyy Rent Own ✓ Mortgage

Mobile 054889105 Email

Spouse Name Last Name

Mobile # Email

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

## Employment

Self Employed ✓ Employee Unemployed

Profession Employer Name and address

years of experience 20

Business location. Indicate visible landmark OPPOSITE THE PENTECOST CHURCH

Self employed: business type and details SELLS AND DO MAKE UPS

## Income details

Monthly weekly GHC 8 000 Daily GHC 500

Previous loan obtained from MJY3 GHc Date

Current working capital GHc Loans from other sources GHc Date

## identification

Identification: National ID # GHA-002259936-2 Passport #

Date of issue 17/02/2020 Expiry date 16/02/2030 Place of Issue ELMINA

Purpose for the load GHC 2000 FOR BUSINESS

Loan guarantor form

# MICRO-CREDIT ENTERPRISE

**Guarantor**

I PHILOMENA ACKONU-SEY hereby guarantee a loan of GHc ........................

Being granted to (Full name of borrower) PATRICIA TAWIAH

Whom I am related to as FRIEND

I PHILOMENA ACKONU-SEY 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 12/05/1994 Age .................... .. Gender FEMALE

Mobile 0554163329 Email ........................................

Postal Address.......................................... House Address 18/15 BROKOS

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

Identification: National ID # GHA-728293999-6 Passport # ........................................

Date of issue 29/03/2022 Expiry date 28/03/2032 Place of issue ELMINA

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

........................................

Self employed ✓ nature of business BOUTIQUE

Business location/address JOEL

Please indicate a visible landmark BEHIND THE ELMINA POLICE STATION

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

Profession ........................................ years of experience 2

Guarantor's income details. Monthly.................... Weekly GH¢ 2500 Daily GH¢ 500

Guarantor's signature/thumb print ........................................ Date 15/08/2024

Official use only

Loan officer IBRAHIM KHALID

Approval date........................................

Approved by........................................

Disbursed by ........................................

Loan disbursement date ........................................

Repayments start date........................................

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

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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 (..PATRICIA TAWIAH..........) 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.15/08/2024

## AN LIABILITY AGREEMENT FORM

I PATRICIA TAWIAH 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 PATRICIA TAWIAH and PHILOMENA ACKOHU-SEY

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