Loan Application form

MICRO-CREDIT ENTERPRISE

First Name SALIHU .... Middle Name ....

Surname YAHAYA ....

Date of Birth .... Age .... Gender MALE ....

Postal Address .... House Address HN 24/1 ZONGO ....

NOTE: please indicate a visible landmark to your home address SSNIT JUNCTION ....

Years at this current address 46 .... mm/yyyy Rent .... Own ✓ .... Mortgage ....

Mobile 0240291516 .... Email ....

Spouse Name AYISATU .... Last Name ABDULLAH ....

Mobile # .... Email ....

Date of birth dd/mm/yyyy .... Age .... Number of children 1 .... dependents 1 ....

Employment

Self Employed .... Employee ✓ .... Unemployed ....

Profession HOUSE KEEPING MANAGE Employer Name and address ELMINA BEACH RESORT ....

.... years of experience 22 ....

Business location. Indicate visible landmark ELMINA BEACH RESORT ....

Self employed: business type and details ....

....

Income details

Monthly GH¢ 4174 .... weekly .... Daily ....

Previous loan obtained from MJY3 GHc .... Date ....

Current working capital GHc .... Loans from other sources GHc .... Date ....

identification

Identification: National ID # .... Passport # ....

Date of issue 14/02/2020 Expiry date 13/02/2030 .... Place of Issue ZONGO ....

Purpose for the load GH¢ 3000 ....

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 (......SALIHU YAHAYA..................................) 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 29/05/2024

Loan guarantor form

MICRO-CREDIT ENTERPRISE

Guarantor

I EBENEZER MAC GAYIM hereby guarantee a loan of GHc ....

Being granted to (Full name of borrower) SALIHU YAHAYA

Whom I am related to as CO-WORKER

I EBENEZER MAC GAYIM 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 12/05/1967 Age .... Gender MALE

Mobile 0244364986 Email ....

Postal Address.......................... House Address HMH8/1 AKOTOBINSIM

Please indicate a visible landmark AKOTOBINSIN PRIMARY SCHOOL

Identification: National ID # GHA-720143184-2 Passport # ....

Date of issue 11/02/2020 Expiry date 10/02/2030 Place of issue ELMINA

Employment details. Employee ✓ Employer Name and address ELMINA BEACH RESORT

....

Self employed .... nature of business ....

Business location/address ....

Please indicate a visible landmark ELMINA BEACH RESORT

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

Profession LAUNDARY SUPERVISOR years of experience 26

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

Guarantor's signature/thumb print [signature] Date 29/05/2024

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 SALIHU YAHAYA .... 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 I A .... do hereby agree that I am serving as the interpreter for SALIHU YAHAYA .... and EBENEZER MAC GAYIN ....

(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 thumb print, making this document thereby legal.

Interpreter signature and thumb print (Required).......... N / A

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

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