



Loan Application form

MICRO-CREDIT ENTERPRISE

First Name REGINA Middle NameSurname KLOODEDate of Birth 12/03/1979 Age Gender FEMALEPostal Address House Address CK 0022/1912 DCNOTE: please indicate a visible landmark to your home address BEHIND DC BASIC SCHOOLYears at this current address mm/yyyy Rent Own ☒ MortgageMobile 0541125900 Email

Spouse Name Last Name

Mobile # Email

Date of birth dd/mm/yyyy Age Number of children 4 dependents 4

Employment

Self Employed ☒ Employee Unemployed

Profession Employer Name and address years of experience

Business location. Indicate visible landmark ELMINA JUNCTION KEEASelf employed: business type and details RETAIL OF WATER AND DRINKS

Income details

Monthly weekly GHD 1400 Daily GHD 200

Previous loan obtained from MJY3 GHc Date

Current working capital GHc Loans from other sources GHc Date

Identification

Identification: National ID # GHA-728448950-0 Passport #Date of issue 05/07/2020 Expiry date 07/07/2030 Place of Issue ELMINAPurpose for the load GHD 2000 FOR BUSINESS



MICRO-CREDIT ENTERPRISE

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

(... REGINA WOOD ...) 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 20/08/2024



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Guarantor

I EFUA NAMUABA hereby guarantee a loan of GHc

Being granted to (Full name of borrower) REGINA WODDE

Whom I am related to as FRIEND

I EFUA NAMUABA 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 01/07/1964 Age Gender FEMALE

Mobile 0556932356 Email

Postal Address House Address CK 0022/1912 DC

Please indicate a visible landmark

Identification: National ID # GHA-719960173-1 Passport #

Date of issue 10/02/2020 Expiry date 09/02/2030 Place of issue ELMINA

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

Self employed ☒ nature of business CHOP BAR OPERATOR AND SELLS WATER

Business location/address NEAR KEEA

Please indicate a visible landmark.....

Unemployed.....

Profession years of experience 5

Guarantor's income details. Monthly..... Weekly GHd 15.00 Daily GHd 300

Guarantor's signature/thumb print  Date 20/08/2024

Official use only

Loan officer IBRATIM KHALID

Approval date.....

Approved by.....

Disbursed by

Loan disbursement date

Repayments start date.....

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

LOAN LIABILITY AGREEMENT FORM

I, REGINA WOODDE 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 REGINA WOODDE and EFUA HAMUABA

(Borrower) (Guarantor) N/A Language
Clients of MJY3 concerning this loan agreement in the
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) 