Loan Application form

MICRO-CREDIT ENTERPRISE

First Name Linda Middle Name

Surname Quarshie

Date of Birth 06/06/1982 Age 39 Gender FEMALE

Postal Address House Address 42/3 MAMA MAHILE STREET

NOTE: please indicate a visible landmark to your home address NEAR OLD MARKET

Years at this current address 28 mm/yyyy Rent Own ✓ Mortgage

Mobile 0244234476 Email

Spouse Name Last Name

Mobile # Email

Date of birth dd/mm/yyyy Age Number of children 2 dependents 4

Employment

Self Employed ✓ Employee Unemployed

Profession Employer Name and address

years of experience 2

Business location. Indicate visible landmark NEAR OLD MARKET

Self employed: business type and details RETAILS OF DRINKS AND WATER

Income details

Monthly – weekly GH¢ 1500 Daily GH¢ 300

Previous loan obtained from MJY3 GHc 1000 Date 15/01/2024

Current working capital GHc 1000 Loans from other sources GHc Date

identification

Identification: National ID # GHA-719173035-6 Passport #

Date of issue 02/02/2020 Expiry date 01/02/2030 Place of Issue ELMINA

Purpose for the load GH¢ 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 ?

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 (....LINDA D QUARSHIE....) 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.......[signature].......DATE 29/04/2024

Loan guarantor form

MICRO-CREDIT ENTERPRISE

Guarantor

I FRANCIS R. TETTEH hereby guarantee a loan of GHc 2000

Being granted to (Full name of borrower) LINDA DEHO QUARSHIE

Whom I am related to as AUNTIE

I FRANCIS R. TETTEH 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 10/03/2002 Age 22 .. Gender MALE

Mobile 0597808287 Email

Postal Address House Address 92/1 MARIAN JUNCTION

Please indicate a visible landmark NEAR HABOUR

Identification: National ID # Passport #

Date of issue 14/02/2020 Expiry date 18/02/2030 Place of issue ELMINA

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

Self employed ✓ nature of business MOMO AND PREPAID VENDOR

Business location/address BEHIND ELMINA POLICE STATION

Please indicate a visible landmark

Unemployed

Profession years of experience 3

Guarantor's income details. Monthly Weekly GH¢ 2100 Daily GH¢ 300

Guarantor's signature/thumb print [signature] Date 29/04/2024

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 LINDA D QUARSHIE 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/A do hereby agree that I am serving as the interpreter for LINDA D QUARSHIE and FRANCIS R TETTEH

(Borrower) (Guarantor)

Clients of MJY3 concerning this loan agreement in the ………………………… 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) Shan

Guarantor signature and thumb print (Required)