Loan Application form

MICRO-CREDIT ENTERPRISE

First Name MICHEAL Middle Name

Surname ANSAH

Date of Birth 23/04/1990 Age Gender MALE

Postal Address House Address CK/0058/1090 - K1228 ABEHA

NOTE: please indicate a visible landmark to your home address OPPOSITE ABEHA SCHOOL PARK

Years at this current address 2 mm/yyyy Rent ✓ Own Mortgage

Mobile 0555324629 Email

Spouse Name SARAH Last Name Eno

Mobile # 0543407957 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

Business location. Indicate visible landmark NEW MARKET

Self employed: business type and details TAILOR / DISPATCH RIDER

Income details

Monthly weekly GH¢ 3000 Daily GH¢ 500

Previous loan obtained from MJY3 GHc Date

Current working capital GHc 10,000 Loans from other sources GHc Date

identification

Identification: National ID # GHA-720023491-6 Passport #

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

Purpose for the load GH¢ 4000 FOR BUSINESS

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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 ✓ (...MICHEAL ANSAH...............................) 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 16/07/2024

Loan guarantor form

MICRO-CREDIT ENTERPRISE

Guarantor

I JOHN KEISEABA .... hereby guarantee a loan of GHc ....

Being granted to (Full name of borrower) MICHEAL ANSAH ....

Whom I am related to as FRIEND ....

I JOHN KEISEABA ....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 20/11/1995 .... Age .... Gender MALE ....

Mobile 0548851154 .... Email ....

Postal Address........................ House Address 58/24 NEW MARKET ....

Please indicate a visible landmark NEAR PENTECOST CHURCH ....

Identification: National ID # GHA 720908901-2 Passport # ....

Date of issue 19/02/2020 .... Expiry date 18/02/2030 .... Place of issue AYENSU ....

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

....

Self employed ✓....... nature of business PASTOR / SUPERVISOR ....

Business location/address NEW MARKET ....

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

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

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

Guarantor's income details. Monthly GH¢ 3500 .... Weekly .... Daily ....

Guarantor's signature/thumb print .... Date 16/07/2024 ....

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......MICHEAL .... AHSAH.............. 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..MICHEAL .... AHSAH ....and ...JOHN .... KEISEABA..................

(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) ....