

RECOMMENDED BY RITA ANSAH

Loan Application form



MICRO-CREDIT ENTERPRISE

First Name LETICIA Middle Name

Surname MEMSAH

Date of Birth 01/04/1984 Age Gender FEMALE

Postal Address House Address 18/2 EURE

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

Years at this current address THREE mm/yyyy Rent ☒ Own Mortgage

Mobile 0544031959 Email

Spouse Name Last Name

Mobile # Email

Date of birth dd/mm/yyyy Age Number of children 2 dependents 3

Employment

Self Employed ☒ Employee Unemployed

Profession Employer Name and address years of experience 1EM

Business location. Indicate visible landmark

Self employed: business type and details SELLS BAGS

Income details

Monthly weekly GH¢ Daily GH¢ 600

Previous loan obtained from MJY3 GHc Date

Current working capital GHc Loans from other sources GHc Date

identification

Identification: National ID # GHA-723498330-5 Passport #

Date of issue 06/07/2020 Expiry date 05/07/2030 Place of Issue ELMINA

Purpose for the loan 1000 FOR BUSINESS



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Loan repayments

Daily GHc Weekly GHc 76 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
(... LEILICIA MEHSAT) 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 22/04/2024



MICRO-CREDIT ENTERPRISE

Guarantor

I ALEX AKA hereby guarantee a loan of GHc 1000

Being granted to (Full name of borrower) LETICIA MENSAH

Whom I am related to as FRIEND

I ALEX AKA 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 11/09/2001 Age Gender MALE

Mobile 0599025831 Email

Postal Address..... House Address CK/2 EURE

Please indicate a visible landmark

Identification: National ID # GHA-720694001-7 Passport #

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

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

Self employed ☒ nature of business

Business location/address

Please indicate a visible landmark.....

Unemployed.....

Profession years of experience

Guarantor's income details. Monthly..... Weekly GHd 1,200 Daily GHd 200

Guarantor's signature/thumb print [Signature] Date 22/04/2024

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, LETICIA MENSAH 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 a loan is in default, our clients and their guarantors are required to cooperate with us to find a cordial way of working together during the 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, IBRAHIM KHALID do hereby agree that I am serving as the interpreter for LETICIA MENSAH and ALEX AKA

(Borrower)

(Guarantor)

Clients of MJY3 concerning this loan agreement in the FANTE 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)

Client signature and thumb print (Required)

Guarantor signature and thumb print (Required)