MICRO-CREDIT ENTERPRISE

First Name **MARY** Middle Name **AHSAH**

Surname **BLANKSON**

Date of Birth .... Age .... Gender **FEMALE**

Postal Address .... House Address ....

NOTE: please indicate a visible landmark to your home address **BEHIND NICE CORNER**

Years at this current address **5** mm/yyyy Rent **✓** Own .... Mortgage ....

Mobile **0244583557** Email ....

Spouse Name **GEORGE** Last Name **MOSES AHSAH**

Mobile # **0208452992** Email ....

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

Employment

Self Employed **✓** Employee **2** Unemployed **2**

Profession .... Employer Name and address ....

.... years of experience ....

Business location. Indicate visible landmark **BEHIND NICE CORNER**

Self employed: business type and details **SELLS SECOND HAND CLOTHES**

Income details

Monthly .... weekly **GHd 700** Daily **GHd 100**

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

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

identification

Identification: National ID # **GHA-720706742-8** Passport # ....

Date of issue **17/02/2020** Expiry date **16/02/2030** Place of Issue **SEKONDI**

Purpose for the load **GHd 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 (.MARTHA MARY ANSAH BLANKSON.) 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 26/08/2024

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Guarantor

I PATRICIA ESSUMAH hereby guarantee a loan of GHc 4.000

Being granted to (Full name of borrower) MARY ANSAH BLANKSON

Whom I am related to as

I PATRICIA ESSUMAH 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 17 01 1966 Age .... Gender FEMALE

Mobile 0243179339 Email ....

Postal Address.......... House Address 3D/20 AKOTOBINSIN

Please indicate a visible landmark NEAR METHODIST SCHOOL

Identification: National ID # GHANA CARD Passport # ....

Date of issue 06/02/2020 Expiry date 05/02/2030 Place of issue ELMINA

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

Self employed ✓ nature of business SELLS SLIPPERS

Business location/address NEW MARKET

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

Unemployed..........

Profession .... years of experience 25

Guarantor's income details. Monthly.......... Weekly GHd 1200 Daily GHd 200

Guarantor's signature/thumb print .... Date 26/08/2024

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 MARY ANSAH BLANKSON 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 MARY ANSAH BLANKSON and PATRICIA ESSUMAH

(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.

N/A

Interpreter signatures and thumb print (Required) ....

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

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