

**MICRO-CREDIT ENTERPRISE**First Name COMFORT Middle NameSurname EDUATODate of Birth Age Gender FEMALEPostal Address House Address 9 OSABETEPO LAKENOTE: please indicate a visible landmark to your home address METHODIST CHURCHYears at this current address 9 mm/yyyy Rent Own MortgageMobile 0534545993 / 0557766264 Email

Spouse Name Last Name

Mobile # Email

Date of birth dd/mm/yyyy Age Number of children 3 dependents 3EmploymentSelf Employed ☒ Employee Unemployed

Profession Employer Name and address

..... years of experience 26Business location. Indicate visible landmark ELMINA FISHRIESSelf employed: business type and details JEWELRY AND SECOND BAGSIncome details

Monthly weekly Daily

Previous loan obtained from MJY3 GHc Date

Current working capital GHc 3,000 Loans from other sources GHc DateidentificationIdentification: National ID # GHA-720174184-2 Passport #Date of issue 12/02/2020 Expiry date 11/02/2030 Place of Issue ELMINAPurpose for the load GHD 4000 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

(COMFORT EDUAFU) 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 15/08/2024

**MICRO-CREDIT ENTERPRISE**GuarantorI AGNES KOOMSON ADABO A hereby guarantee a loan of GHc 4000Being granted to (Full name of borrower) COMFORT EDUAFOWhom I am related to as FRIEND

I AGNES KOOMSON ADABO A 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 05/06/1971 Age Gender FEMALEMobile 0244156702 Email

Postal Address..... House Address

Please indicate a visible landmark

Identification: National ID # GHANA CARD Passport #

Date of issue Expiry date Place of issue.....

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

Self employed nature of business

Business location/address ELMINA MAGISTRATE COURT

Please indicate a visible landmark.....

Unemployed.....

Profession PRINCIPAL RECORDER years of experience

Guarantor's income details. Monthly..... Weekly..... Daily.....

Guarantor's signature/thumb print Agnes Date 15/08/2024Official use onlyLoan officer IBRAHIM KHALIA

Approval date.....

Approved by.....

Disbursed by

Loan disbursement date

Repayments start date.....

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

LOAN LIABILITY AGREEMENT FORM

I COMFORT EDUATO 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 COMFORT EDUATO and AGNES KOOMSON ADABOA

(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)

Client signature and thumb print (Required) [Signature]

Guarantor signature and thumb print (Required) [Signature]