Loan Application form

MICRO-CREDIT ENTERPRISE

First Name ANASTASIA Middle Name MARY

Surname KOOMSOM

Date of Birth 10/02/1956 Age .... Gender FEMALE

Postal Address .... House Address JAVA HIL DOVE REVIVAL MINISTRY

NOTE: please indicate a visible landmark to your home address NEAR DOVE REVIVA MINISTRY

Years at this current address 13 mm/yyyy Rent ✓ Own .... Mortgage ....

Mobile 0240162361 Email ....

Spouse Name FRANCIS Last Name SAM

Mobile # .... 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 DENTEDO LIME STREET

Self employed: business type and details FOOD VENDOR

....

Income details

Monthly .... weekly GHC 4200 Daily GHC 450

Previous loan obtained from MJY3 GHc 2000 Date 28/02/2024

Current working capital GHc 4200 Loans from other sources GHc .... Date ....

identification

Identification: National ID # GHA-720499207-4 Passport # ....

Date of issue 15/02/2022 Expiry date 14/02/2032 Place of Issue ELMINA

Purpose for the load GHC 2500 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 (ANASTASIA MARY KOOMSON.......) 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 05/06/2024

Loan guarantor form

MICRO-CREDIT ENTERPRISE

Guarantor

I MARY ESI MENSAH hereby guarantee a loan of GHc ....

Being granted to (Full name of borrower) ANASTASIA MARY KOOMSON

Whom I am related to as FRIEND

I MARY ESI MENSAH 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 16/06/1984 Age .... Gender FEMALE

Mobile 0241872101 Email ....

Postal Address.................. House Address HN 30/1 SYBIL

Please indicate a visible landmark BEHIND ELMINA M/A SCHOOL

Identification: National ID # GHA-719099854-6 Passport # ....

Date of issue 31/01/2020 Expiry date 30/01/2030 Place of issue ELMINA

Employment details. Employee ✓ Employer Name and address PRICELESS INTERNATIONAL SCHOOL

Self employed .... nature of business ....

Business location/address ....

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

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

Profession TEACHER years of experience 15

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

Guarantor's signature/thumb print .... Date 05/06/2024

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 ANASTASIA MARY KOOMSON 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 ANASTASIA MARY KOOMSON and MARY ESI MENSAH

(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 thumb print, making this document thereby legal.

Interpreter signature and thumb print (Required) N/A

Client signature and thumb print (Required)...

Guarantor signature and thumb print (Required)...