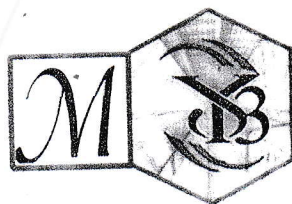


Loan Application form

MICRO-CREDIT ENTERPRISEFirst Name SAMUEL Middle Name -Surname AFRADIEDate of Birth 31/12/1975 Age - Gender MALEPostal Address - House Address HM PEACE 9 ATTABADZENOTE: please indicate a visible landmark to your home address ADOM CITY, ATTABADZEYears at this current address - mm/yyyy - Rent - Own ☒ Mortgage -Mobile 0248214598 Email -Spouse Name CHARITY Last Name DUKERMobile # 0248213598 Email -Date of birth dd/mm/yyyy - Age - Number of children 4 dependents 4EmploymentSelf Employed - Employee ☒ Unemployed -Profession TEACHER Employer Name and address GHANA EDUCATION SERVICE (G.E.S) EBUAFU ABREM SENIOR HIGH years of experience -Business location. Indicate visible landmark EBUAFU ABREM SENIOR HIGH SCHOOLSelf employed: business type and details -Income detailsMonthly GH¢ 2801 weekly GH¢ Daily GH¢Previous loan obtained from MJY3 GHc 1200 Date 22/07/2024Current working capital GHc - Loans from other sources GHc - Date -IdentificationIdentification: National ID # GHA-719987771-6 Passport # -Date of issue 10/02/2020 Expiry date 09/02/2030 Place of Issue ELMINAPurpose for the load GH¢ 2000 PERSONAL LOAN



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			

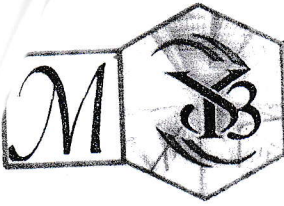
CONDITIONAL CLAUSE FOR PAYMENT DEFAULTER

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
(SAMUEL AFFEDZIE.....) IN THE ENGLISH 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 23/01/2025



MICRO-CREDIT ENTERPRISE

Guarantor

I APANYIN FRANCIS hereby guarantee a loan of GHc

Being granted to (Full name of borrower) SAMUEL AFFENZIE

Whom I am related to as CO-WORKER

I APANYIN FRANCIS 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 01/04/1986 Age 37 Gender MALE

Mobile 0246790769 Email

Postal Address..... House Address HN 28/13 LIME STREET

Please indicate a visible landmark HOLLYWOOD HOTEL

Identification: National ID # GHA-719223620-6 Passport #

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

Employment details. Employee ☒ Employer Name and address ELMINA METHODIST CDC

Self employed nature of business HGO

Business location/address POLICE STATION

Please indicate a visible landmark METHODIST MISSION HOUSE

Unemployed.....

Profession years of experience

Guarantor's income details. Monthly GHd 3000 Weekly GHd Daily GHd

Guarantor's signature/thumb print [Signature] Date 23/01/2025

Official use only

Loan officer.....

Approval date.....

Approved by.....

Disbursed by

Loan disbursement date

Repayments start date.....

Signature [Signature] Date.....

LOAN LIABILITY AGREEMENT FORM

I, SAMUEL AFFEDIE

..... solemnly agree to pay all loans interest acquired from MJY3 in full 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 the defaulting period to make amends.

When a client is not cooperative or when a loan in default, our office will use all means available to us that is hereby agreed to this document to recover our monies.

CLIENT'S AND GUARANTOR'S PHOTOGRAPHS SHALL BE PUBLISHED IN PRINT AND SOCIAL MEDIA AND MADE PUBLIC 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 interpreter
for SAMUEL AFFEDIE and APANTIN FRANCIS

(Borrower)

(Guarantor)

Client 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 signature and their thumbs print, making this document thereby legal.

Interpreter signatures and thumb print (Required) N/A

Client signature and thumb print (Required) [Signature]

Guarantor signature and thumb print (Required) [Signature]



STATEMENT
OF
ACCOUNT

16-01-2025

Customer ID : 00119989
Customer Name : SAMUEL AFFADZIE
Customer Address : DABOASE SENIOR HIGH
TECHNICALSCHOOL
P O BOX 25
Account Title : SAMUEL AFFADZIE

Period From :
To :
Account No :
Product Name :
Currency Name :
Branch Code :
Branch Name :
Customer Short Name :

01-12-2024
31-12-2024
1151070011998901
107
GHS
115
AGONA SWEDRU
SAMUEL AFFADZIE

Date	Branch	Description	Reference	Value Date	Debits	Credits	Balance
20-12-2024	115	DEC 2024 SAL	0009984243553930	20-12-2024	0.00	3,176.29	3,176.29
20-12-2024	115	PROC FEES	0009994243553930	20-12-2024	7.00	0.00	3,169.29
20-12-2024	115	Cheque Withdrawal	303CQWL243550249	20-12-2024	2,540.00	0.00	629.29
20-12-2024	115	EBANKING SERVICE FEE	115EBSPGHS00001	02-12-2024	6.06	0.00	623.23
24-12-2024	115	LIQUIDATION PAYMENT	303ZTRF2435900NB	24-12-2024	297.15	0.00	326.08
24-12-2024	115	INTEREST REPAYMENT - INTEREST	303ZTRF2435900ND	24-12-2024	301.10	0.00	24.98
31-12-2024	115	DEBIT INTEREST	115CAINGHS000001	01-01-2025	0.14	0.00	24.84
31-12-2024	115	ACCOUNT MAINTENANCE FEE	115CODTGHS00001	02-01-2025	24.84	0.00	0.00

Opening Balance :	0.00
Total Debit Amt :	3,176.29
Total Credit Amt :	3,176.29
Closing Balance :	0.00