**MICRO-CREDIT ENTERPRISE**First Name GIFTY Middle NameSurname OTODDate of Birth 06/10/1974 Age Gender FEMALEPostal Address House Address HN 10/20

NOTE: please indicate a visible landmark to your home address.....

Years at this current address 2 mm/yyyy Rent Own ☒ MortgageMobile 0596158396 EmailSpouse Name JOHN Last Name ESHUN

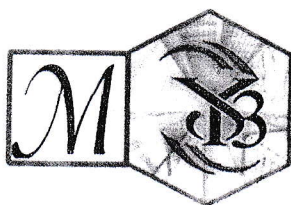
Mobile # Email

Date of birth dd/mm/yyyy Age Number of children 4 dependents 4EmploymentSelf Employed ☒ Employee Unemployed

Profession Employer Name and address

..... years of experience

Business location. Indicate visible landmark NEW MARKETSelf employed: business type and details SELLS PLASTIC BOWLSIncome detailsMonthly weekly GH¢ 600 Daily GH¢ 150Previous loan obtained from MJY3 GHc 1500 Date 19/09/2024Current working capital GHc 800 Loans from other sources GHc DateidentificationIdentification: National ID # GHA-72366414-4 Passport #Date of issue 09/07/2020 Expiry date 08/07/2030 Place of Issue ELMINAPurpose for the load GH¢2000 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

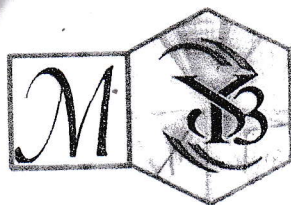
PAYMENT PERIOD.....FOUR..... MONTHS

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

(.....GIFTY OTOO.....) 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.....



MICRO-CREDIT ENTERPRISE

Guarantor

I FRANCIS MENSAH hereby guarantee a loan of GHc

Being granted to (Full name of borrower) GIFTY OTOO

Whom I am related to as FRIEND

I FRANCIS 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 08/09/1969 Age Gender MALE

Mobile 0246009304 Email

Postal Address House Address HN/13B LIME STREET

Please indicate a visible landmark BESIDE HOLYWOOD PREPATORY SCHOOL

Identification: National ID # GHANIA CARD Passport #

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

Employment details. Employee Employer Name and address P.K. MENSAH AND SONS
(SALT PRODUCER) AT DENTEDO

Self employed nature of business

Business location/address

Please indicate a visible landmark

Unemployed

Profession FIELD SUPERVISOR years of experience 19

Guarantor's income details. Monthly GH900 Weekly Daily

Guarantor's signature/thumb print Date

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 GIFTY OTOO 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 CONSIFICATED FOR THE PURPOSE OF RECOVERING THE OWED AMOUNT.

INTERPRETER DECLARATION

I IBRAHIM KHALID do hereby agree that I am serving as interpreter

For GIFTY OTOO and FRANCIS MENSAH

(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] [Thumbprint]

Guarantor signature and thumb print (Required) [Signature] [Thumbprint]