Loan Application form

MJY3 MICRO-CREDIT ENTERPRISE

First Name GIFTY Middle Name

Surname OTOO

Date of Birth 06/10/1974 Age Gender FEMALE

Postal 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 ✓ Mortgage

Mobile 0596158396 Email

Spouse Name JOHN Last Name ESHUN

Mobile # Email

Date of birth dd/mm/yyyy Age Number of children 4 dependents 4

Employment

Self Employed ✓ Employee Unemployed

Profession Employer Name and address

years of experience

Business location. Indicate visible landmark NEW MARKET

Self employed: business type and details SELLS PLASTIC BOWLS

Income details

Monthly weekly GH¢ 600 Daily GH¢ 150

Previous loan obtained from MJY3 GHc 1500 Date 19/09/2024

Current working capital GHc 800 Loans from other sources GHc — Date —

identification

Identification: National ID # GHA-723664114-4 Passport #

Date of issue 09/07/2020 Expiry date 08/07/2030 Place of Issue ELMINA

Purpose 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 ?

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 (.........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..DATE..................

Loan guarantor form

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 # ....GHANA 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..GH¢900.. 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.

DEFUALTING 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) ....

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