Fm Advertisment

Loan Application form

MICRO-CREDIT ENTERPRISE

First Name: Cecilia Middle Name:

Surname: Arhin

Date of Birth: 01/07/1970 Age: 53 Gender: female

Postal Address: — House Address:

NOTE: please indicate a visible landmark to your home address: At the back of Mcloum library

Years at this current address: 2 mm/yyyy Rent ✓ Own Mortgage

Mobile: 0535248342 Email:

Spouse Name: — Last Name: —

Mobile #: — Email: —

Date of birth dd/mm/yyyy: — Age: — Number of children: 3 dependents: —

Employment

Self Employed ✓ Employee Unemployed

Profession: Employer Name and address:

years of experience:

Business location. Indicate visible landmark: Methodist Canteen

Self employed: business type and details: Food vendor

Income details

Monthly: — weekly: GH¢ 500 Daily: GH¢ 100

Previous loan obtained from MJY3 GHc: — Date: —

Current working capital GHc: 2000 Loans from other sources GHc: — Date: —

identification

Identification: National ID #: GHA-724228441-0 Passport #:

Date of issue: 17/07/2020 Expiry date: 16/07/2030 Place of Issue: Swedru

GH¢ 1000 for business

Fm Advertisment

Loan Application form

MICRO-CREDIT ENTERPRISE

First Name Cecilia **Middle Name**

Surname Arhin

Date of Birth 01/07/1970 **Age** 53 **Gender** female

Postal Address — **House Address**

NOTE: please indicate a visible landmark to your home address At the back of Mcdoum library

Years at this current address 2 **mm/yyyy** **Rent** ✓ **Own** **Mortgage**

Mobile 0535248342 **Email**

Spouse Name — **Last Name** —

Mobile # — **Email** —

Date of birth dd/mm/yyyy — **Age** — **Number of children** 3 **dependents** —

Employment

Self Employed ✓ **Employee** **Unemployed**

Profession **Employer Name and address**

years of experience

Business location. Indicate visible landmark Methodist Canteen

Self employed: business type and details

Food Vendor

Income details

Monthly — **weekly** GH¢ 500 **Daily** GH¢ 100

Previous loan obtained from MJY3 GHc — **Date** —

Current working capital GHc 2000 **Loans from other sources GHc** — **Date** —

identification

Identification: National ID # GHA-724228441-0 **Passport #**

Date of issue 17/07/2020 **Expiry date** 16/07/2030 **Place of Issue** Swedru

GH¢ 1000 for business

Loan Application form

MICRO-CREDIT ENTERPRISE

Loan repayments

Daily GHc .... **Weekly GHc** ......75........ **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 (..............Cecilia Arhin..............) 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 07/03/2024

Loan guarantor form

MICRO-CREDIT ENTERPRISE

Guarantor

I ....Francis Baidoo.... hereby guarantee a loan of GHc ....1000....

Being granted to (Full name of borrower) ....Cecilia Arhin....

Whom I am related to as ....Auntie....

I ....Francis Baidoo....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 ....12/08/1998.... Age ....28.... .. Gender....Male....

Mobile ....0256956910.... Email ....-....

Postal Address....-.... House Address ....

Please indicate a visible landmark ....

Identification: National ID # ....Ghana Card.... Passport # ....-....

Date of issue ....25/11/2021.... Expiry date ....24/11/2034.... Place of issue....K.E.E.A....

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

....

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

Business location/address ....Twyford Company....

Please indicate a visible landmark....Near Elmina Highway Shell....

Unemployed........

Profession .... years of experience ....2....

Guarantor's income details. Monthly....600.... Weekly ....-.... Daily ....-....

Guarantor's signature/thumb print .... Date ....07/03/2024....

Official use only

Loan officer....Gloria Bediako....

Approval date........

Approved by........

Disbursed by ....

Loan disbursement date ....

Repayments start date........

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

LOAN LIABILITY AGREEMENT FORM

I Cecilia Ahin 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 .... and ....

(Borrower) (Guarantor)

Clients of MJY3 concerning this loan agreement in the .... 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)**........................