Loan Application form

MICRO-CREDIT ENTERPRISE

First Name MERCY Middle Name BRUCE

Surname BROWN

Date of Birth 11/08/1985 Age........ Gender FEMALE

Postal Address........ House Address B24 BRONYIBIMA

NOTE: please indicate a visible landmark to your home address NEAR INFORMATION CENTER

Years at this current address 9 mm/yyyy Rent........ Own ✓ Mortgage........

Mobile 0541123286 Email........

Spouse Name........ Last Name........

Mobile #........ Email........

Date of birth dd/mm/yyyy........ Age........ Number of children 4 dependents 2

Employment

Self Employed ✓ Employee........ Unemployed........

Profession........ Employer Name and address........

.... years of experience 5

Business location. Indicate visible landmark BRONYIBIMA

Self employed: business type and details PASTRIES AND CATERING MERCY'S PASTRIES SERVICE

Income details

Monthly........ weekly GH¢ 1,200 Daily GH¢ 200

Previous loan obtained from MJY3 GHc 2,000 Date 26/01/2024

Current working capital GHc 4,000 Loans from other sources GHc — Date —

identification

Identification: National ID # GHA-728075568-0 Passport # —

Date of issue 03/03/2020 Expiry date 02/03/2030 Place of Issue CAPE-COAST

Purpose for the load GH¢ 4,500 FOR BUSINESS

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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 (.....MERCY.......BRUCE.......BROWN...............) 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 19/04/2024

Loan guarantor form

MICRO-CREDIT ENTERPRISE

Guarantor

I STEPHEN TAWIAH hereby guarantee a loan of GHc 4,000

Being granted to (Full name of borrower) MERCY BRUCE-BROWN

Whom I am related to as CHURCH MEMBER

I STEPHEN TAWIAH 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 18/10/2001 Age 23 .. Gender MALE

Mobile 0257255158 Email

Postal Address House Address 13/1 BRONYIBIMA

Please indicate a visible landmark NEAR INFORMATION CENTER

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

Self employed ✓ nature of business Watchman

Business location/address ELMINA FISHRIES

Please indicate a visible landmark

Unemployed

Profession years of experience 6

Guarantor's income details. Monthly Weekly GHC 3,500 Daily GHC 500

Guarantor's signature/thumb print Date 19/04/2024

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, MERCY BRUCE - BROWN 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 MERCY BRUCE BROWN and STEPHEN TAWIAH

(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)............

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

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