Loan Application form

MICRO-CREDIT ENTERPRISE

First Name COMFORT Middle Name

Surname MENSAH

Date of Birth 10/08/1980 Age Gender FEMALE

Postal Address House Address CK0040/0179

NOTE: please indicate a visible landmark to your home address IN BETWEEN ROMAN CHURCH

Years at this current address 20 mm/yyyy Rent Own ✓ Mortgage

Mobile 0243942408 Email

Spouse Name EMMANUEL Last Name SAGIO

Mobile # 0550829786 Email

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

Employment

Self Employed ✓ Employee Unemployed

Profession Employer Name and address

years of experience 20

Business location. Indicate visible landmark

Self employed: business type and details CHARCOAL SELLER

Income details

Monthly weekly GH¢ 2400 Daily GH¢ 1200

Previous loan obtained from MJY3 GHc Date

Current working capital GHc 4500 Loans from other sources GHc Date

identification

Identification: National ID # GHA-001983790-0 Passport #

Date of issue 12/06/2019 Expiry date 01/06/2029 Place of Issue ACCRA

Purpose for the load GH¢ 3000 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 (...COMPORT MENSAH...) 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 27/05/2024

Loan guarantor form

MICRO-CREDIT ENTERPRISE

Guarantor

I ABASS SULEMAN hereby guarantee a loan of GHc 3000

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

Whom I am related to as FRIEND

I ABASS SULEMAN 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 11/05/2001 Age ... Gender MALE

Mobile 0532335384 Email ...

Postal Address ... House Address X5/24 WATER SPINACH ST.

Please indicate a visible landmark ...

Identification: National ID # GHA-728731428-2 Passport # ...

Date of issue 05/07/2022 Expiry date 04/07/2032 Place of issue ELMINA

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

...

Self employed ✓ nature of business SECURITY

Business location/address BRONYIBIMA TOTAL FILLING STATION

Please indicate a visible landmark TOTAL FILLING STATION

Unemployed...

Profession ... years of experience 2

Guarantor's income details. Monthly GH¢ 700 Weekly ... Daily ...

Guarantor's signature/thumb print ... Date 27/05/2024

Official use only

Loan officer IBRAHIM KHALIL

Approval date...

Approved by...

Disbursed by ...

Loan disbursement date ...

Repayments start date...

Signature... Date...

LOAN LIABILITY AGREEMENT FORM

I COMFORT MENSAH 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 H/A do hereby agree that I am serving as the interpreter for COMFORT MENSAH and ABASS SULEMAN

(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) H/A

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

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