

**MICRO-CREDIT ENTERPRISE**First Name SARAH Middle NameSurname COBBINAHDate of Birth 07/11/1984 Age Gender FEMALEPostal Address House Address 25/1 OLD POST OFFICENOTE: please indicate a visible landmark to your home address OLD POST OFFICEYears at this current address 8 mm/yyyy Rent ☒ Own MortgageMobile 0247 728443 Email

Spouse Name Last Name

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 ELMINA BEACH RESORTSelf employed: business type and details HOUSE KEEPINGIncome detailsMonthly GHC 850 weekly DailyPrevious loan obtained from MJY3 GHc 1500 Date 15/08/2024

Current working capital GHc Loans from other sources GHc Date

identificationIdentification: National ID # GHA-719169768-9 Passport #Date of issue 02/02/2020 Expiry date 01/02/2030 Place of Issue ELMINAPurpose for the loan GHD 1500 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			

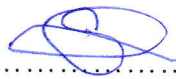
CONDITIONAL CLAUSE FOR PAYMENT DEFAULTER

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

(..... SARAH COBBINAH) 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 02/12/2024

**MICRO-CREDIT ENTERPRISE**GuarantorI FAUSTINA YUONNE NKEISIAH hereby guarantee a loan of GHc 1500Being granted to (Full name of borrower) SARAH COBBINAHWhom I am related to as FRIENDI FAUSTINA YUONNE NKEISIAH 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 02/04/1994 Age Gender FEMALEMobile 0556799621 EmailPostal Address..... House Address 91/4 LIVERPOOL STREETPlease indicate a visible landmark BRIDGE HOUSEIdentification: National ID # GHA-721060805-7 Passport #Date of issue 21/02/2020 Expiry date 20/02/2030 Place of issue ELMINAEmployment details. Employee ☒ Employer Name and address ELMINA BEACH RESORT

Self employed nature of business

Business location/address

Please indicate a visible landmark ELMINA

Unemployed.....

Profession HOUSE KEEPING years of experience 5Guarantor's income details. Monthly GHc 850 Weekly DailyGuarantor's signature/thumb print [Signature] Date 02/12/2024Official use onlyLoan officer IBRAHIM KHALID

Approval date.....

Approved by.....

Disbursed by

Loan disbursement date

Repayments start date.....

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

LOAN LIABILITY AGREEMENT FORM

I SARAH COBBITAH 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 CONFISCATED FOR THE PURPOSE OF RECOVERING THE OWED AMOUNT.

INTERPRETER DECLARATION

IBRAHIM KHALID do hereby agree that I am serving as interpreter
for SARAH COBBITAH and FAUSTINA TUOTHE MKEISIAH

(Borrower)

(Guarantor)

Client of MJY3 concerning this loan agreement in the H/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)

Client signature and thumb print (Required)

Guarantor signature and thumb print (Required)

H/A



