MICRO-CREDIT ENTERPRISE

First Name SALIHU   Middle Name

Surname YAHAYA

Date of Birth 10/09/1975   Age   Gender MALE

Postal Address   House Address HH 24/1 ZOHGO

NOTE: please indicate a visible landmark to your home address SSNIT JUNCTION

Years at this current address 46   mm/yyyy   Rent   Own ✓   Mortgage

Mobile 0240291516   Email ABDULLAH

Spouse Name AYISATU   Last Name ABDULLAH

Mobile #   Email

Date of birth dd/mm/yyyy   Age   Number of children 1   dependents 1

Employment

Self Employed   Employee ✓   Unemployed

Profession HOUSE KEEPING MANAGER Employer Name and address ELMINA BEACH RESORT (HOUSE KEEPING MANAGER)   years of experience 22

Business location. Indicate visible landmark ELMINA BEACH RESORT

Self employed: business type and details

Income details

Monthly GH¢ 4174   weekly   Daily

Previous loan obtained from MJY3 GHc 3000   Date 03/10/2024

Current working capital GHc   Loans from other sources GHc   Date 30/12/2024

identification

Identification: National ID # GHA-7204619582-1   Passport #

Date of issue 14/02/2020 Expiry date 13/02/2030 Place of Issue ELMINA

GH¢ 3000 PERSONAL LOAN

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 ?

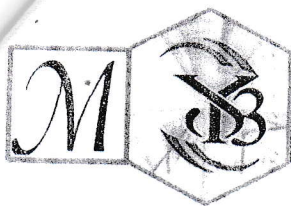| Items	Value	Location	Date acquired
Land			
House			
Equipment/Tools			

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 (..SALIHU....YAHATA..........................) IN THE ...ENGLISH..... 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 30/12/2024

MICRO-CREDIT ENTERPRISE

Guarantor

I EBEHEZER MAC GAYIH hereby guarantee a loan of GHc 3000

Being granted to (Full name of borrower) SALIHU YAHAYA

Whom I am related to as CO - WORKER

I EBENEZER MAC GAIIN 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 12/05/1907 Age .... Gender MALE

Mobile 0244364986 Email ....

Postal Address .... House Address HM 46/1 AKOTOBINSIN

Please indicate a visible landmark AKOTOBINSIN PRIMARY SCHOOL

Identification: National ID # GHA-720143124-2 AKOTOBINSIN Passport # ....

Date of issue 11/02/2020 Expiry date 10/02/2030 Place of issue ELMINA

Employment details. Employee ✓ Employer Name and address ELMINA BEACH RESORT

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

Business location/address ....

Please indicate a visible landmark ELMINA BEACH RESORT

Unemployed ....

Profession LAUNDARY SUPERVISOR years of experience 26

Guarantor's income details. Monthly GH 1177 Weekly .... Daily —

Guarantor's signature/thumb print .... Date ....

Loan officer IBRAHIM KHALID

Approval date ....

Approved by ....

Disbursed by ....

Loan disbursement date ....

Repayments start date ....

Signature .... Date ....

LOAN LIABILITY AGREEMENT FORM

I **SALIHU YAHAYA** .... 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 ..... **N /A** .... do hereby agree that I am serving as interpreter

for **SALIHU YAHAYA** ..... and **EBENEZER MAC GAYIH**

(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) .....