Loan Application form

MICRO-CREDIT ENTERPRISE

First Name ERNESTINA Middle Name

Surname MENSAH

Date of Birth 28/06/1984 Age Gender FEMALE

Postal Address House Address SSHTI B4/FB GROUND FLOOR

NOTE: please indicate a visible landmark to your home address OPPOSITE METHODIST SCHOOL

Years at this current address 4 mm/yyyy Rent ✓ Own Mortgage

Mobile 0242608942 Email

Spouse Name Last Name

Mobile # Email

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

Employment

Self Employed ✓ Employee Unemployed

Profession Employer Name and address

years of experience

Business location. Indicate visible landmark BAHIUMA - AKIIM

Self employed: business type and details PRINTS DESIGNS AND LACOSTE

Income details

Monthly weekly GH¢ 700 Daily GH¢ 100

Previous loan obtained from MJY3 GHc Date

Current working capital GHc Loans from other sources GHc Date

identification

Identification: National ID # GHA-728483122-1 Passport #

Date of issue 06/02/2020 Expiry date 05/02/2030 Place of Issue ELMINA

Purpose for the load GH¢ 3000 FOR BUSINESS

Loan guarantor form

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Guarantor

I JULIANA BEDU-ANSAH hereby guarantee a loan of GHc 3,000

Being granted to (Full name of borrower) ERNESTINA MENSAH

Whom I am related to as FRIEND

I JULIANA BEDU-ANSAH 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 16/09/1988 Age .... Gender FEMALE

Mobile 0249632619 Email ....

Postal Address.................. House Address 59/5 BANTUMA

Please indicate a visible landmark ....

Identification: National ID # GHA-719673575-0 Passport # ....

Date of issue 07/02/2020 Expiry date 06/02/2030 Place of issue ELMINA ....

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

....

Self employed .... nature of business TEACHER

Business location/address BANTUMA M/A BASIC SCHOOL

Please indicate a visible landmark..................

Unemployed..................

Profession TEACHER years of experience 7

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

Guarantor's signature/thumb print .... Date 22/08/2024

<u>Official use only</u>

Loan officer IBRAHIM KHALID

Approval date..................

Approved by..................

Disbursed by ....

Loan disbursement date ....

Repayments start date..................

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

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 (...ERNESTINA MEHSAH...) 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.............Mehs.................DATE 22/08/2024

LOAN LIABILITY AGREEMENT FORM

I ERHESTINA MEHSAH .... solemnly agree to pay all loans 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 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 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 IBRAHIM KHALID .... do hereby agree that I am serving as the interpreter

For ERHESTINA MEHSAH ....and JULIANA BEDU-AHSAH ....

(Borrower) (Guarantor)

Clients of MJY3 concerning this loan agreement in the .... FANTE .... Language

Which both clients understand and speak fluently.

They, the borrower and the guarantor append their signatures 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) ....