

RECOMMENDED BY GRACE A WORTWE

Loan Application form



MICRO-CREDIT ENTERPRISE

First Name ELIZABETH Middle Name

Surname ESHUM

Date of Birth 03/09/1985 Age Gender FEMALE

Postal Address House Address BLK 857 BROHTIBIMA

NOTE: please indicate a visible landmark to your home address TWELVE APOSTLES CHURCH

Years at this current address 3 mm/yyyy Rent ☒ Own Mortgage

Mobile 05465 86 767 Email

Spouse Name Last Name

Mobile # Email

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

Employment

Self Employed ☒ Employee Unemployed

Profession Employer Name and address

..... years of experience

Business location. Indicate visible landmark SEA VIEW

Self employed: business type and details FISHMONGER

Income details

Monthly weekly GHC 2400 Daily GHC 400

Previous loan obtained from MJY3 GHc Date

Current working capital GHc Loans from other sources GHc Date

Identification

Identification: National ID # GHA-718778855-8 Passport #

Date of issue 27/01/2000 Expiry date 26/01/2030 Place of Issue ELMITA

Purpose for the loan GHC 1000



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 ?

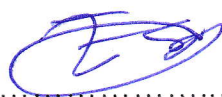
<u>Items</u>	<u>Value</u>	<u>Location</u>	<u>Date acquired</u>
Land			
House			
Equipment/Tools			

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
(ELIZABETH ESTHUM) 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 14/06/2024



MICRO-CREDIT ENTERPRISE

Guarantor

I MAAME EKUA AWORTWE hereby guarantee a loan of GHc 1000

Being granted to (Full name of borrower) ELIZABETH ESTIM

Whom I am related to as FRIEND

I MAAME EKUA AWORTWE 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 23/09/1962 Age Gender FEMALE

Mobile 0553 741695 Email

Postal Address..... House Address BLK 857 BROMYIBIMA

Please indicate a visible landmark TWELVE APOSTLES CHURCH

Identification: National ID # GHA-723577107-9 Passport #

Date of issue 08/07/2020 Expiry date 07/07/2030 Place of issue ELMINTA

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

Self employed ☒ nature of business SEAMSTRESS

Business location/address

Please indicate a visible landmark TWELVE APOSTLES

Unemployed.....

Profession years of experience 20

Guarantor's income details. Monthly..... Weekly GHc 2,800 Daily GHc 500

Guarantor's signature/thumb print NEE Date 14/06/2024

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, ELIZABETH ESHUM solemnly agree to pay all loans and interest acquired from MY3 in full in the terms agreed to and the period solemnly agreed to.

MY3 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 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 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

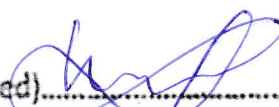
I, IBRAHIM KHALID do hereby agree that I am serving as the interpreter for ELIZABETH ESHUM and MAAKIE EKUA AWORTWE

(Borrower)

(Guarantor)

Clients of MY3 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).....

