



FIRST HERITAGE MICROFINANCE BANK NIG. LTD

APPLICATION FOR CONTRIBUTION OVERDRAFT

Name:.....
Address:.....
Type of Business:.....
Telephone number..... Account No:.....
Age of Account:
Amount Applying for:BVN.....
Amount Contributed:Previous loan obtained.....
Duration:..... Purpose:.....
Repayment Term:.....

LIEN AND SALES AGREEMENT:

Iof
..... authorized First Heritage Microfinance Bank Ltd to take lien and
dispose any of my property (ies) to recover this loan and all charges if I default without recourse
to litigation.

Kindly note that search would be conducted on your credit history from Credit Bureau.

Signature: Date:

GUARANTOR

I/ we agreed to guarantee the overdraft ofrequested by
Mr./Mrs./Miss:if he/she
failed, the Bank should take lien of the contribution/savings or any of my properties to recover
such money without recourse to litigation.

1. Name:.....
Address:.....
Phone No.
Acct. No. :..... Signature:

2. Name:.....
Address:.....
Phone No.
Acct. No. :..... Signature:

Comment of Appraising Officer.....

Name:..... Signature: