

IOU Form

I, the undersigned _____ (*Name of Debtor*) hereby confirm and acknowledge to _____ (*Name of Creditor*), hereinafter called *Creditor*, that I am indebted to said *Creditor* in the amount of _____ (\$ _____) dollars as of the date set forth below. The amount includes any and all legally permitted charges, such as accrued interest, up to the dated set forth below. I acknowledge and agree that I incurred said Debt and I am solely responsible for repayment of it to *Creditor*. I also agree and acknowledge that I have no defense should the *Creditor* use this document in a court of laws as a confession of judgment on my part (where legally permissible). I have promised and agreed to pay the entire amount by _____ (*date*), and I will pay a least \$ _____ of the amount of said *Debt* on or before the _____ (*date*) of each month beginning _____ (*date*), until it is paid. I have agreed that the entire amount of said Debt will be paid on or before _____ (*date*).

I signed this document on the _____ (*date*) in front of the Witness named below.

Signature of Debt Holder

Name & Signature of Debtor

Debt Holder's Printed Name

Debtor's Printed Name

Witness

Witness

(if applicable)

Notary Public

On this _____ day of _____, 20____ before me, _____ a notary public, personally appeared _____, who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signatures on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument. I certify under Penalty of Perjury under the laws of the State of _____ that the foregoing is true and correct.

Witness my hand and Official Seal

(Seal)