**IOU Form**

I, the undersigned, [Name] (The "Debtor"), hereby confirm to [Name] (The "Creditor"), that I owe such Creditor a debt in the amount of $[Amount] dollars as of the date set forth herein. The amount includes each one of the legally permitted charges, including accrued interest, up to the date stipulated in this document.

I acknowledge and agree that I incurred said Debt, and I am solely responsible for the repayment of it to the Creditor. I acknowledge having incurred said Debt, and I declare myself solely responsible for its payment to the Creditor. I also agree and acknowledge that the Creditor's filing of this document in a court of law as an admission of judgment on my part (where legally permissible), leaves me defenseless before such Court.

I have promised and agreed to the entire payment of the amount of said Debt on or before [Date].

Both the Creditor(s) and the Debtor(s) have signed this document on [Topic Name] in front of the Witnesses named below.

**Debtor's Signature:**

|  |  |  |
| --- | --- | --- |
| [Signature] |  | [Date] |
| **Signature** |  | **Date** |

**Creditor's Signature:**

|  |  |  |
| --- | --- | --- |
| [Signature] |  | [Date] |
| **Signature** |  | **Date** |

**NOTARY PUBLIC**

COUNTY OF [Country Name]  
STATE OF ALABAMA

I [Name], a Notary Public in and for said County and State, hereby certify that [Name] whose name(s) is/are signed to the foregoing instrument, and who is/are known to me (or satisfactorily proven), acknowledged before me on this day that, being informed of the contents of the instrument, she/he/they executed the same voluntarily on the day the same bears date. Given under my hand this [Date] day of [Day]