I OWE YOU FORM

I, the undersigned [Borrower Name] (“Borrower”) hereby confirm and acknowledge to [Lender Name] (“Lender”), that I am indebted to said Lender in the amount of

[Amount] dollars $[Amount] (“Debt”) as of the date set forth below.

The amount includes 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 Lender. I also agree and acknowledge that I have no defense should the Lender 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 $[Monthly Payment] of the amount of said Debt on or before the [#] (day) of each month beginning on [Date], until it is paid.

I signed this document on [Date] in front of the Witness named below.

|  |  |  |
| --- | --- | --- |
| [Signature] |  | [Signature] |
| **Borrower of Creditor** | **Lender of Debtor** |
| [Name] | [Name] |
| **Borrower Name** | **Lender Name** |
| [Signature] | [Signature] |
| **Witness Signature** | **Witness Signature** |
| [Name] |  | [Name] |
| **Witness Name** |  | **Witness Name** |
|  |  |