

Debt Acknowledgement Form (IOU)

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).

This agreement has been signed on this date the ____ day of _____ in the year 20____.

Signature of Creditor

Printed Name

Signature of Witness

Printed Name

Signature of Debtor

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Legal Template For Money Owed

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