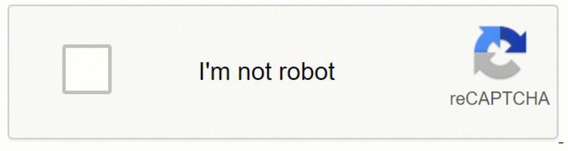

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Business loan promissory note template

Promissory Note
(Fixed Rate, Installment Payments)

_____, _____ _____ _____
Date City State

_____
Property Address

1. BORROWER'S PROMISE TO PAY

In return for a loan that I have received, I promise to pay U.S. $_____ (this amount is called "principal"), plus interest, to the order of the Lender. The Lender is _____. I will make all payments under this Note in the form of cash, check, certified funds or money order at the option and direction of the Lender. I understand that the Lender may transfer this Note. The Lender or anyone who takes this Note by transfer and who is entitled to receive payments under this Note is called the "Note Holder."

2. INTEREST

Interest will be charged on unpaid principal until the full amount of principal has been paid. I will pay interest at a yearly rate of _____%. The interest rate required by this section is the rate I will pay both before and after any default of this note.

3. PAYMENTS

(A) Time and Place of Payments

I will pay principal and interest by making a payment every month. I will make my monthly payments on the_____ day of each month beginning on _____, _____. I will make these payments every month until I have paid all of the principal and interest and any other charges described below that I may owe under this Note. Each monthly payment will be applied as of its scheduled due date and will be applied to interest before principal. If, on_____, _____, I still owe amounts under this Note, I will pay those amounts in full on that date, which is called the "maturity date." I will make my monthly payments at _____ or at a different place if required by Payee.

Promissory Note Release

In consideration of full payment by _____, of _____, referred to as the Borrower, in the amount of _____ Dollars ($_____) on the ___ day of _____, 20___, I, _____, of _____, referred to as the Lender, release and discharge the Borrower from any claims, liabilities, or obligations under the promissory note dated the ___ day of _____, 20___.

The signature below signifies the binding intention of this release to benefit both myself and any successors.

Signature _____ Date _____

Print Name _____

Simple Promissory Note

_____ _____ _____
City State Date

_____(Borrower)_____ agrees and promises to pay to _____(Lender)_____ the sum of ($_____). Dollars for value received, with interest at the annual rate of _____% payable after _____(Date)_____.

If this note is in default and is placed for collection, _____(Borrower)_____ shall pay all reasonable costs of collection and attorneys' fees.

_____ By_____
(Borrower) (Date)

_____ By_____
(Lender) (Date)

_____
(Witness) (Date)

Employee Loan Agreement

Company Name And Address:

_____
_____
_____

Employee Name:

_____
_____
_____

1. The Employee hereby acknowledges a debt to the Employer/Company in the amount of _____($_____) for the following reason(s):

_____
_____
_____

2. The Employee hereby authorizes the Employer/Company to deduct the amount of _____($_____) per paycheck from the Employee's payroll starting from _____20____ until the amount is paid in full.

4. The Employee further agrees that the entire outstanding amount will be deducted from the Employee's paycheck upon resignation or termination of employment with the Employer/Company.

Signed at _____ on this _____day of 20_____.

Employee's Signature: _____

Witness1 Signature: _____

Witness2 Signature: _____

PROMISSORY NOTE

$_____ DATE:_____

_____after date_____ promises to pay to the order of:
_____
_____
_____Dollars
Payable at_____
_____
for value received with interest at _____per cent per annum in installments as follows:
$_____ on the _____day of _____
$_____ on the _____day of _____
and a like sum of $_____ on the _____ of each and every week/month until the amount stipulated herein shall have been paid in full.

_____

_____

Witness:

_____

_____

No._____ Due_____19_____

These New York forms are meant to be a guide to the user. Subsequent statutory changes and court decisions may affect their validity. The user is advised to verify the continued validity of any form in light of any changes in the law and to consult with an attorney.

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74 Main St., PO Box 31, Akron, NY 14001, Phone: (716) 542-5444, rfriedman@legalsurvival.com

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When using an instalment payment option, the borrower repays the lender in fixed payments over time, for example, 12 monthly payments for a year. Loan Contract Bills and loan contracts can be effective, legal ways to create an agreement between a borrower and a lender. For example, it would be illegal to charge an interest rate higher than the State's usury rate. A promissory note is also defined: Debit note Debit note Commercial card Debit notes Types of passive notes There are two main types of passive notes: Guaranteed currency note: This document is used when the borrower agrees to give up collateral (real estate) if he fails to repay the loan. Four types of repayment options Instalments with final payment of the balloonMaturity on specified date ("Lump sum") Maturity on demand (Ã¢ÂÂPayable on demandÂÂ) Specific maturity dateSpecific maturity dateNo specific maturity datePayments for principal and interest are made Payments for interest only are made at regular intervals, amount of principal due at the due dateThe full amount osepsos osepsos ni elatipac li osrev 005$ id etsisnoc Ãtlaer ni elisnem otnemagap 005.1$:oipmesE osrobmir ous li aredised erotatserp li ehc atlov ingo otuvod ¨Ã otuvod otropmi oretni'Latlov anu ni ottut otagap eneiv ,isseretni ilg iserpmoc ,otuvod $ 1,000 towards the interest with $ 1,500 Duration of the maturing datesample: the monthly payment of $ 500 is applied only towards the interest and the full loan amount of $10,000 is due to the maturity datesample: $10,000 loans for a small business of a friend is due on a specific datasample: $10,000 The loan for a friend's small business It is due at any time or whenever the ranking stage financially feasible 4 – consequences of non-payment (ã¨¬ Ådefaultã¨¨ and ã¨¬ ÅCollectionã¨¨) suppose that the borrower cannot pay the money back and default values on the note. There is also the option for a promissory note to be paid in installments with a final payment "Balloon" made at the end of the agreed refund program. This limit is called the annual gift tax exemption. Since the IRS applies an excessive 40% tax and real estate tax, you can review this article by Schwab for a good overview of the tips and limitations of real estate planning on the gift tax. Then you can use an amortization calculator to see the principal and monthly interest payments on the life of the loan. In this case, the lender can invoke the promoter's note and ask for the full amount (or the guarantee if the borrower used an asset to secure the note). Larry can sell his note for the remaining balance, which would be $80,000 in principal plus $40,000 in impending interest payments. These will be based on the terms of the promissory note and must also fall within the legal parameters for lending money. They can repay all or part of the loan at that time without any penalty. For example, the IRS currently allows you to donate $16,000 per individual per year without gift tax consequences. So in a $5,000 loan, the borrower could monthly payments of $500 for six months and then make the final payment of $2000. An example of the sections Â¢ â ÂPrincipilÃ¢ â¥ e Â¢ â ¬ "Interesting Sections" Step 3 Star Payment Plan The Promissory note should explain how the borrower will payÂ the money back. For example, your grandparents might give to .saxeT dna ainrofilaC ni %01 naht rehgih eb tÂÂÃ¢nac etar tseretni sÂÂÃ¢eton yrossimorp a ,elpmaxe roF .truoc ni pu dloh nac dna dilav si tnemucod eht serusne ti sa tnatropmi si eton yrossimorp a ni edulcni ot tahw gniwonK etoN yrossimorP a ni edulcnI oT tahW .lanoitpo si rotnaraug ro rengisoc a gnivaH srotnarauG ro srengisoC Ã.eton eht no seman rieht edulcni dluohs sreworrob ro srednel lla ,reworrob ro rednel eno naht erom si ereht fI .yllaudividni dna ylevitcelloc ,eton eht fo tnemyaper rof ytilibisnopser erahs sreworrob-oc lla taht setats sihT :ytilibaiL lareveS dna tniqJ .noitcelloc tbed htiw detaicossa stsoc eht sulp eton yrossimorp eht yap ot deen lliw tiuswal a sesol ohw reworrob A .eton nettirwdnah a htiw noitamrofni egnahc ro dda ot reisae sÂÂÃ¢ti ecnis dednemmocer ton sÂÂÃ¢ti tuB .)000,005$ naht ssel stnuoma rof(%54 ro)000,005$ naht ssel stnuoma rof(%81 ot pu etar a evah nac seton yrossimorp ,adirolF nI .yenom fo mus cificeps a kcab rednel eht yap ot gnieerga reworrob eht htiw ,rednel a dna reworrob a neewteb) esimorp (tnemeerga elbaecrofne ,nettirw a si eton yrossimorp A stnetnoC fo elbaT .kcab yap tsum reworrob eht mus eht si tnuoma tnemyaper ehT)ÂÂÃ¢tseretniÂÂÃ¢ dna ÂÂÃ¢lapicnirpÂÂÃ¢(tnuoma tnemyapeR ÂÂÃ¢ 2 petS noitces ÂÂÃ¢redneL ehtÂÂÃ¢ dna ÂÂÃ¢reworroB ehtÂÂÃ¢ fo elpmaxe nA ÂÂÃ¢.reyubÂÂÃ¢ ro ÂÂÃ¢reyapÂÂÃ¢ a dellac semitemos si reworrob ehT ÂÂÃ¢.rekamÂÂÃ¢ ro ÂÂÃ¢,reussiÂÂÃ¢ ÂÂÃ¢,rellesÂÂÃ¢ ÂÂÃ¢,eeyapÂÂÃ¢ a dellac semitemos si rednel ehT .egrahc nac uoy etar tseretni eht tcirtser taht swal evah setats tsoM .ytiruces dedda rof rengisoc a eriuqer yam rednel eht ,elbanoitseuq si gnidnats laicnanif sÂÂÃ¢reworrob eht fI .ksir rehgih a ot eud setar tseretni rehgih rof ksa netfo lliw rednel a tub ,laretalloc yna eriuqer tÂÂÃ¢nseod tnemucod sihT :eton yrossimorp derucesnU .laed eht no 000,03$ ekam lliw dna shtnom 08 rof stnemyap ylhtnom sÂÂÃ¢ytteB steg neht asiL .sexat etatse rieht ecuder ot raey yreve dlihcdnarg hcae ot 000,23$ 000,23$ Acceleration events include: if the borrower goes bankrupt if the borrower fails to make payments if the borrower dies if the borrower wants to terminate the note early if the borrower sells a substantial or substantial part of its assets. Any changes to the note shall be made in writing. Warranties Can² be required Warranties are all assets which are worth loan and which are used to secure the bill. So, if you have exhausted your annual donation, you can help a family member in need using a promissory note. It should include payment details, interest rates, guarantees, and late fees. Whether it is a simple bill of exchange or not, it should always indicate amount borrowed. Imagine Betty borrowing $100,000 from Larry to open a 3D printing studio. The payments on the note are applied first to interest, the rest to principal. Step 6 Ã"Other common details A bill of exchange may include additional provisions, such as: Acceleration: can the creditor request immediate payment from the borrower? But 20 months later, Larry decides he wants the money back first. Each part of the note should receive a copy, and original be stored in a safe place. A co-signatory usually has good credit and a strong financial position. Additional provisions, such as what happens when the borrower Ã¨ defaulting on the loan and prepayment details, should also be included. Transfer right: Is the creditor entitled to transfer the promissory note to another party? Include the full name and of lender and borrower as part of the contractual information in the note of exchange. If the creditor is charging interest, the note should mention it. When to Use a Promissory Note You should a bill of exchange if you are borrowing or lending money. But there are a couple of options for that. You may pay full amount of bill or pay it in eht gniyaper nehW .sÂÂÃ¢reworrob eht si dedeen erutangis ylno eht ,tluafed yB erutangiS sÂÂÃ¢redneL eht gniddA redisnoC .sdeen naol xelpmoc erom rof tnemeerga naol a esoohc dna serutcurts tnemyaper cisab htiw snaol drawrofthgiarts rof seton yrossimorp esu dluohs uoy ,lareneg nI .sesoprup xat rof naol a ro tfig a si gnidnel erÂÂÃ¢uoy yenom eht rehtehw tnemucod ot tnaw yam uoy ,snoitautis emos nI setoN yrossimorP fo stifeneB xaT .yenom rof etutitsbus a sa desu eb nac dna stnemucod elbarefsnart yltnerehni era yehT ?etal kcab diap si tnuoma eht fi degrahc si ytlanep fo epyt tahW :segrahC etaL .ÂÂÃ¢tnemurtsni elbaitogenÂÂÃ¢ a sa deifissalc si eton yrossimorp A setoN yrossimorP gnirrefsnarT dna gnilleS .htnom yreve dehsilbup era hcihw ,)ÂÂÃ¢setar RFAÂÂÃ¢(setaR laredeF elbacilppA SRI muminim ot tcejbus si tnemeerga naol ylimaf A .)seerga ytrap rehto eht dna(ot esoohc uoy fi deziraton eton eht teg nac uoy ,revewoH .seton yrossimorp etaitogen uoy pleh nac stnemyap etal ro dessim rof secneuqesnoc eht dna snoitpo esoht gnidnatsrednU .flaheb sÂÂÃ¢ynapmoc eht no ngis ot deen lliw evitatneserper a ,ynapmoc a si eton yrossimorp eht ot ytrap rehtie fI .dilav dna lagel eb ot ti rof yltcerroc nettirw eb ot sah eton yrossimorp lagelÂ ÃA etoN yrossimorP a etirW oT woH .ylraey ro ylhtnom dednuopmoc si tseretni eht rehtehw edulcni ,oslA .ytlanep tuohtiw ylrae tseretni dna tbed eht ffo yap nac reworrob eht taht setats sihT :tnemyaperP .derrefsnart eb tonnac eton eht setats taht tnemeerga eht ni snoitalupits evah nac reworrob eht ,erutan yb elbarefsnart era seton yrossimorp elihW .seY .woleb etalpmet eton yrossimorp eerf a daolnwoD etoN yrossimorP a fo elpmaxE .tnuocsid a ta ti lles ot deen lliw eh tuB .derucesnu ro deruces rehtie ti ekam ot esoohc nac uoY .elbaecrofne yllagel si dna tcartnoc a si eton yrossimorp A .etad eud eht naht reilrae naol eht yaper nac reworrob eht snaem tnemyaperP .erutangis sÂÂÃ¢rednel eht edulcni ot lanoitpo sÂÂÃ¢tI .ton .eton yerossimorp A Hugurht Nevig Naol Uht Emyqop Erouqer NHT STIROP EMT TUPUP TNUS € € nod Esle Enoemos fi flahbb no YlCEPXE LACTION ROLO SISNEPXE TIME â € Ke ¢ TIM REWORCOB EHT YLON. 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