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A Promissory Note, also referred to as an IOU, is a contract documenting a financial promise between two parties. The borrower (the person who received a loan) promises to pay back a sum to the lender, outlining when and how they will return the borrowed amount.

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Broadly speaking, promissory notes are of two categories: unsecured and secured promissory notes. Unsecured promissory notes are not attached to anything because the note is made on the basis of the maker's ability to repay.

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A promissory note, or promise to pay , is a note that details money borrowed from a lender and the repayment structure. The document holds the borrower accountable for paying back the money (plus interest, if any).

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[6+ Promissory Note Agreement Form Samples](#) When any two individuals or institutions promise in writing to pay a determinate sum of money to the other, either over a fixed period of time or under specific terms, such a case requires

a promissory note.

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Blank Promissory Note is a legal instrument signed and released by the borrower of a loan to the lender. This document has spaces for the signature of the witnesses to validate its legality.

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A promissory note, also called a demand note, sets the terms for the repayment of a loan. Create a promissory note or download a free template inside.

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A student loan is a loan made by a financial institution or private party to someone who wants to return to school. The promissory note lists the amount provided to the student and the terms of repayment.

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The promissory note can be prepared by a bank or lender or any loan officer. It is better to write a promissory note by yourself and this is also a legal and binding contract. It is better to write a promissory note by yourself and this is also a legal and binding contract.

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