

**DEBT ACKNOWLEDGEMENT FORM – (IOU)**

I, \_\_\_\_\_ the undersigned, hereby confirm and acknowledge to the following Creditor \_\_\_\_\_ that I am indebted to said Creditor, in the amount of \_\_\_\_\_ dollars as of the below mentioned date.

The indebted amount includes any and all legally permitted charges such as accrued interest, up to the same below mentioned date. I furthermore acknowledge that I have no argument with said debts which were incurred by myself, and for which I am solely responsible. This also means that I acknowledge that there are no defenses should said creditor decide to use this legal form in a court of law as a confession to judgment – where legally permissible.

I have agreed to pay off the entire amount indebted by \_\_\_\_\_.

Signed on this \_\_\_\_\_ day, of the month \_\_\_\_\_, in the year \_\_\_\_\_ at the location of \_\_\_\_\_.

\_\_\_\_\_  
*Debtor Name:*

\_\_\_\_\_  
*Debtor Address:*

\_\_\_\_\_  
*Debtor Signature*

\_\_\_\_\_  
*Debtor's Identification*

\_\_\_\_\_  
*Witness Name/Signature*