

Promissory Note

On this date of _____, in return for valuable consideration received, the undersigned borrower[s] jointly and severally promise to pay to _____ [LENDER'S NAME], the "Lender", the sum of \$_____ Dollars, together with interest thereon at the rate of _____ percent (____%) per annum.

Terms of Repayment: All payments shall be first applied to interest and the balance to principal.

Payable On Demand: The entire unpaid principal and accrued interest thereon, if any, shall become immediately due and payable on demand by the holder of this Note.

Late Fees: In the event that a payment due under this Note is not made within ten (10) days of the time set forth herein, the Borrower shall pay an additional late fee in the amount of \$_____.

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Place of Payment - all payments due under this note shall be made at _____ [DESIGNATED LOCATION], or at such other place as the holder of this Note may designate in writing.

Prepayment - This Note may be prepaid in whole or in part at any time without premium or penalty. All prepayments shall first be applied to interest, and then to principal

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