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 \$
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% percent of said payment.
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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