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IOU Debt Acknowledgment

I, the undersigned, _____, "Borrower", hereby confirm and acknowledge to _____, "Lender", that I am indebted to said Lender in the amount of \$ _____ as of _____.

The amount includes any and all legally permitted charges, such as accrued interest, up to the date set forth above.

I, _____ promise to pay the entire amount as follows below;

The full amount of the loan, including accrued interest, by or before _____

Partial payments of the loan, including accrued interest, in _____ installments in the amount of _____, due by or before every _____.

Partial payments of the loan, including accrued interest, in _____ installments in the amount of _____, due by or before every _____ and one final balloon payment due by or before _____.

I acknowledge and agree that I incurred said debt and I am solely responsible for repayment of it to the Lender. I also agree and acknowledge that I have no defense should the Lender use this document in a court of laws as a confession of judgment on my part (where legally permissible).

The present IOU has been signed by the Parties on _____. The parties acknowledge that they are bound by the terms and conditions set out above.

BORROWER SIGNATURE

LENDER SIGNATURE

WITNESS SIGNATURE

WITNESS 2 SIGNATURE

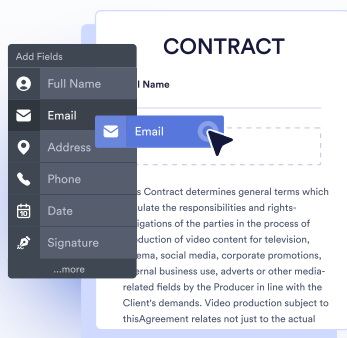


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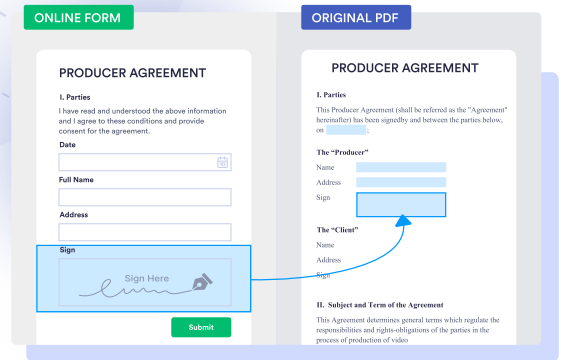
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