

## DEBT ACKNOWLEDGEMENT FORM (IOU)

I, \_\_\_\_\_ the undersigned, hereby confirm and acknowledge to the 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 that 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.

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

\_\_\_\_\_  
Witness

\_\_\_\_\_  
Debtor