How to Complete Your Florida Promissory Note

Promissory Note (Florida)

INSTRUCTIONS — KEEP FOR YOUR RECORDS. DO NOT ATTACH THIS PAGE TO YOUR DOCUMENT.

About this form. A **promissory note** is a written promise to repay a loan, such as a family loan, with the amount, interest rate, and payment schedule. Florida law generally caps interest at **18% per year** on loans up to $500,000 (higher limits apply to larger loans).

1. **Fill in the form**
   Enter the lender, borrower, loan amount, interest rate, and repayment terms. Choose installment payments or a single payment on a due date.
2. **Documentary stamp tax**
   Florida documentary stamp tax may apply to promissory notes signed or delivered in Florida. Ask a tax professional or the clerk about the amount.
3. **Borrower signs in front of a notary**
   Do not sign ahead of time. Bring a current, government-issued photo ID. The notary completes the acknowledgment.

After It's Signed

- The lender keeps the original note; the borrower keeps a copy. Mark the note "Paid in full" and return it when the loan is repaid.
- A loan secured by real estate needs a separate mortgage. Speak with an attorney.

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Have questions about this document? To consult with an attorney, contact **Gavrilov & Brooks Law Firm** at **(916) 504-0529** or **www.gavrilovlaw.com**. Main headquarters: 2315 Capitol Avenue, Sacramento, CA 95816.

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PROMISSORY NOTE

(Personal Loan)

Principal amount $ | Date | City and county, Florida

FOR VALUE RECEIVED, the undersigned borrower(s) promise to pay to the order of the following lender the principal amount stated above, with interest on the unpaid balance at the rate stated below:

Name of lender | Lender address

Name of borrower(s) | Borrower address

Interest rate (% per year, simple)

Payment (check one):

Monthly installments as stated below, until paid in full:

Installment amount $ | Day of month | First payment date | Final payment date

One payment of all principal and interest on the following due date:

Due date

Prepayment. The borrower may prepay all or part of this note at any time without penalty. **Late payment.** If a payment is more than 15 days late, the lender may declare the entire unpaid balance immediately due. **Collection.** The borrower agrees to pay reasonable attorney's fees and costs incurred to collect this note. This note is governed by Florida law, and interest will not exceed the maximum allowed by law.

Date

X _____ | Printed name

Signature of borrower

X _____ | Printed name

Signature of co-borrower (if any)

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NOTARY ACKNOWLEDGMENT

State of

County of

The foregoing instrument was acknowledged before me by means of

physical presence or

online notarization,

this day of

month

year

by (name of borrower(s))

Personally Known OR

Produced Identification

Type of identification produced

X

Signature of Notary Public

(Notary seal)

Print, type, or stamp commissioned name of Notary Public

Commission number

Commission expires

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