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How to Complete Your Georgia Promissory Note

Personal or business loan

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**, with the amount, interest rate and payment schedule. It is useful for loans between family members, friends or businesses. Notarizing the borrower's signature makes it much harder to dispute later.

1. **Amount, parties and rate**
   Enter the loan amount, both parties and the interest rate. Georgia has usury limits, so ask an attorney about high rates.
2. **Repayment**
   Check installments, a lump sum or on demand, and fill in the dates and amounts.
3. **Late charge and security**
   Fill in any late charge and whether the loan is secured.
4. **Borrower signs before a notary**
   Do **not** sign ahead of time. Bring a current government-issued photo ID.

Signing requirements: Signed by the borrower(s) before a notary public.

After It's Signed

- The lender keeps the original note. The borrower keeps a copy.
- When the loan is paid off, the lender should mark the original "Paid in Full," sign it and return it to the borrower.

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Have questions about your Promissory Note? To consult with an attorney, contact **Gavrilov & Brooks Law Firm** at **(916) 504-0529** or **www.gavrilovlaw.com**.

This form is provided as a free convenience. First Choice Mobile Notary & Apostille is not a law firm, and a notary public who is not an attorney cannot give legal advice or help you decide what to write on this form. These instructions are general information only and are not legal advice. If you have questions about your situation, consult a licensed Georgia attorney. © 2026 First Choice Mobile Notary & Apostille. All rights reserved. This form may be filled in and printed for personal use; it may not be copied, altered, or redistributed for commercial purposes.

PROMISSORY NOTE

State of Georgia

Principal amount ($) | Date | City and state where signed

FOR VALUE RECEIVED, the undersigned Borrower promises to pay to the order of the Lender named below the principal amount stated above, with interest, as follows:

PARTIES

Borrower name(s) | Telephone

Borrower address

Lender name(s) | Telephone

Lender address

TERMS

Annual interest rate (%) | Default interest rate (%)

Repayment (check one):

- Installments of $_____ due on the _____ day of each month beginning _____, until paid in full, with a final payment due on _____.
- One lump-sum payment of all principal and interest on _____.
- Payable on demand by the Lender.

Prepayment. Borrower may prepay all or part of this note at any time without penalty. **Late charge.** A payment more than _____ days late incurs a late charge of $_____. **Default.** If any payment is not made when due, Lender may declare the entire unpaid balance immediately due. **Attorney's fees.** If this note is collected by or through an attorney after maturity, Borrower agrees to pay reasonable attorney's fees as provided in O.C.G.A. § 13-1-11, after any notice required by that section. **Waiver.** Borrower waives presentment, demand, protest and notice of dishonor. **Security.** This note is [ ] unsecured [ ] secured by: _____. **Governing law.** Georgia law governs this note.

SIGNATURES

Sign only in front of the notary.

X _____ | _____

Borrower signature (SEAL) | Date

Borrower printed name

X _____ | _____

Co-borrower signature (SEAL) (if any) | Date

Co-borrower printed name

Borrower's initials: _____

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NOTARY ACKNOWLEDGMENT

State of Georgia
County of _____

On _____ (date), before me, the undersigned notary public, personally appeared _____ (name of borrower(s)), who proved to me on the basis of satisfactory evidence to be the person whose name is signed on this document and who acknowledged that he, she or they signed it voluntarily for its stated purpose.

_____ (Seal)
Signature of notary public

_____
Printed name of notary public

Notary Public, _____ County, Georgia
My commission expires: _____

Notary seal

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