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# How to Complete a Nevada Promissory Note

A Written Promise to Repay a Personal Loan

**INSTRUCTIONS — KEEP FOR YOUR RECORDS. DO NOT ATTACH THIS PAGE TO YOUR NEVADA PROMISSORY NOTE.**

**About this form.** A promissory note records a loan between people: amount, interest, payments, and default. Notarizing the borrower's signature makes it harder to dispute.

1. **Fill in amount, date, and Lender**
   Exact figures.
2. **Set the interest rate**
   Nevada generally allows parties to agree on a rate in writing (NRS 99.050); keep it reasonable.
3. **Choose payment terms**
   Installments or lump sum.
4. **Complete late and default terms**
   Or write N/A.
5. **Lender keeps the original**
   Mark it "Paid in Full" and return it when repaid.
6. **Sign before a Nevada notary**
   Do **not** sign ahead of time. Bring a current government-issued photo ID. Our Nevada-commissioned notaries come to you.

## Good to Know

- A loan secured by real estate also needs a recorded deed of trust.
- Interest-free large loans may have tax effects.
- Keep a payment record.

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**Nevada-Commissioned Notaries**

SCAN TO BOOK

**Questions about this document? Talk to an attorney.** Gavrilov & Brooks Law Firm has attorneys licensed in Nevada, California, and other states. Phone and video consultations are available. **(916) 504-0529** · **www.gavrilovlaw.com**

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**YOUR FORM BEGINS ON THE NEXT PAGE**

# PROMISSORY NOTE

Unsecured Loan Between Private Parties — Nevada

_____ _____ _____

Principal $ Date City

**1.** For value received, Borrower promises to pay to

_____ _____

(Lender) (Lender address)

**2. Interest:** _____% per year, simple interest (or ☐ no interest). **3. Payment:** ☐ $_____ per _____ beginning _____ ☐ lump sum on _____. Final maturity date: _____.

**4.** Prepayment allowed without penalty. **5.** Late charge if more than ____ days late: $_____. **6.** If a payment is more than ____ days late, Lender may declare the whole balance due.

**7.** The prevailing party in an action to enforce this note may recover reasonable attorney's fees and costs. **8.** Unsecured unless marked: ☐ secured by a separate deed of trust or security agreement. **9.** Co-borrowers are jointly and severally liable; Borrower waives presentment and notice of dishonor; this note is governed by Nevada law.

Dated: _____

_____ _____

(signature of borrower) (signature of co-borrower)

_____ _____

(printed name) (printed name)

*Sign in front of the notary public, who will complete the acknowledgment on the next page.*



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# CERTIFICATE OF ACKNOWLEDGMENT

(Nevada Revised Statutes Section 240.166)

State of Nevada )

County of _____ )

This instrument was acknowledged before me on _____ by

(date)

_____ .

(name(s) of person(s))

_____

(Signature of notarial officer)

_____

(Title and rank (optional))

(Seal, if any)



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