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How to Complete Your North Carolina Personal Guarantee

Personal Guaranty of Business Obligation

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

About this form. A personal guaranty is a business owner's promise to personally pay a company's debt, lease, or credit account if the company does not.

1. **Describe what is guaranteed (Page 1)**
   Identify the loan, lease, or credit account, and choose unlimited or limited.
2. **Understand the risk**
   A guarantor can be personally liable for the full amount. Speak with an attorney before signing.
3. **Sign in front of a notary**
   Do not sign ahead of time. Bring a current, government-issued photo ID for each person signing.

After It's Signed

- The creditor keeps the original. The guarantor should keep a copy.

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North Carolina-Commissioned Notaries

SCAN TO BOOK

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

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YOUR FORM BEGINS ON THE NEXT PAGE

PERSONAL GUARANTY

Guarantor:

Name

Address

Borrower / obligor:

Name of business or person

Address

Creditor:

Name

Address

Guaranteed obligation:

Describe the loan, lease, or credit agreement, its date, and amount

Limit (check one):

Unlimited, including interest, fees, and collection costs.

Limited to the following maximum amount:

Maximum ($)

For value received and to induce Creditor to extend credit to Obligor, Guarantor unconditionally and personally guarantees the full and prompt payment and performance of the guaranteed obligation when due. This is a guaranty of payment and not of collection. Guarantor waives notice of acceptance, presentment, demand, protest, and notice of default, and agrees that Creditor may extend, renew, or modify the obligation without releasing Guarantor. Guarantor waives, to the extent permitted by law, all rights and defenses of a surety or guarantor, including any right to require Creditor to first proceed against Obligor or any collateral. This guaranty is governed by North Carolina law and binds Guarantor’s heirs and successors.

Guarantor's initials: _____

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Date

X

Guarantor

Printed name

NOTARY ACKNOWLEDGMENT

STATE OF NORTH CAROLINA)
)
COUNTY OF)

This instrument was acknowledged before me on

Date | by (name of guarantor)

X

Notary Public

(Notary seal)

Notary's printed name

Notary Public, County of commission | My commission expires

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