FIRST CHOICE
YOUR TRUSTED SERVICE

First Choice Mobile Notary & Apostille
(866) 828-6856
Book an Appointment Online
www.firstchoicemobilenotary.com

How to Complete Your Utah Promissory Note

Promissory Note (governed by Utah law)

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 loan between family members or friends, with the interest rate and payment schedule spelled out.

1. **Set the amount and rate (Page 1)**
   Utah generally lets the parties agree to any interest rate in a written contract (Utah Code 15-1-1), but it must be stated clearly. Consumer loans by lenders have separate rules. If unsure, check the rate with an attorney.
2. **Choose the payment terms (Page 1)**
   Monthly installments, one lump sum, or other terms.
3. **Borrower signs before a notary**
   The borrower signs the note. Notarizing proves the signature if the lender ever has to enforce it. Bring a current, government-issued photo ID.

After It's Signed

- The lender keeps the original note. Mark it "Paid" and return it when the loan is repaid.
- If the loan is secured by Utah real estate, a separate recorded mortgage is needed. Consult an attorney or title company.

Need a Notary? We Come to You.

Homes • Hospitals • Care Facilities • Offices
Mobile Notary & Apostille Services
Utah-Commissioned Notaries • Serving Utah

Call us anytime
(866) 828-6856
Book an Appointment Online
www.firstchoicemobilenotary.com

Need legal advice about this Utah document? Gavrilov & Brooks Law Firm has a Utah-licensed attorney, with attorneys licensed in other states as well. Phone and video consultations are available. **(916) 504-0529** · **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 Utah 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

Principal amount ($) | Date | City, Utah

Borrower(s):

Name(s) | Address

Lender:

Name | Address

1. Promise to pay. For value received, Borrower promises to pay to the order of Lender the principal amount stated above, with interest on the unpaid principal from the date of this note at the rate of

Annual interest rate (%)

2. Payment terms (check one):

In equal monthly installments of

Amount ($) | beginning on (date) | until paid in full on (maturity date)

In one lump sum of principal and accrued interest on:

Due date

Other:

Describe

3. Prepayment. Borrower may prepay all or part of this note at any time without penalty. **4. Late charge.** A payment more than 10 days late incurs a late charge of

Late charge ($ or %)

5. Default. If Borrower fails to pay any amount when due and does not cure within 10 days after written notice, Lender may declare the unpaid principal and earned interest immediately due. Borrower waives demand, presentment, notice of intent to accelerate, notice of acceleration, protest, and notice of dishonor, to the extent permitted by law.

6. Usury savings. Interest on this note will never exceed the maximum amount permitted by applicable law. Any excess will be credited to principal or refunded. **7. Collection.** Borrower will pay reasonable attorney's fees and costs of collection. **8. Governing law.** This note is governed by Utah law. **9. Security** (if any):

Describe collateral or write "Unsecured"

Borrower's initials: _____

© 2026 First Choice Mobile Notary & Apostille • Serving Utah • (866) 828-6856 | www.firstchoicemobilenotary.com

Date

X
Borrower

Printed name

X
Co-borrower (if any)

Printed name

NOTARY ACKNOWLEDGMENT

STATE OF UTAH)
) ss.
COUNTY OF)

This instrument was acknowledged before me on

Date

by (name of borrower(s))

X
Notary Public

(Notary seal)

Notary's printed name

Commission number

My commission expires

© 2026 First Choice Mobile Notary & Apostille • Serving Utah • (866) 828-6856 | www.firstchoicemobilenotary.com