

# Certified Promissory Note

Note Number: XXXXXXXXXXXX

Date: January 4, 2024

## Pay to the

Order of: \*\*\*\* NAME OF CREDITOR \*\*\* \$36,382.85  
\*\*\*THIRTY-SIX THOUSAND THREE HUNDRED EIGHTY-TWO and 85\*\*\* DOLLARS

This instrument is tendered by the Undersigned Respondent, **FIRST MIDDLE LAST**, hereinafter "Maker", in good faith and in accordance with law, as codified at UCC § 1-103, 1-104, 1-201(4)(28)(30) 3-103(a)(6), 3-104(a)(b) and Public Policy at House Joint Resolution 192 of June 5, 1933, as full satisfaction of a alleged debt claimed and allegedly owed in favor of Payee herein, i.e. Toyota Financial Services, d.b.a. a debt collector, as per Payee's/Debt Collector's Presentment:

Alleged Creditor: Name of Creditor  
Alleged Account Number: xxxxxxxxx  
Alleged Amount Due: \$

A true correct copy of Presentment is attached hereto, made fully part hereof, and included herein by reference. This statement constitutes Maker's promise for paying this instrument upon presentment and indorsement, at Maker's location.

As an operation of law, Payee/Debt Collector tacitly consents and agrees that there is accord and satisfaction by use of this instrument for satisfying Payee's/Debt Collector's claim and Maker is hereby discharged from liability on this alleged account and the obligation is suspended in accordance with law as codified at UCC § 3-310(b), 3-311, and 3-603.

Maker does not waive timeliness. However, if Payee/Debt Collector needs additional time, Payee/Debt Collector must present Maker with a written request for additional time within a reasonable time, setting forth the reasons Payee/Debt Collector requests an extension of time, with good cause shown. The acceptability of any such request received by Maker from Payee/Debt Collector is conditional upon approval by Maker.

In the event this instrument is not presented for payment within a reasonable period of time, and there has been no request for an extension of time with good cause shown, Payee/Debt Collector tacitly consents and agrees that Payee/Debt Collector has no bona fide verifiable claim regarding this alleged account.

Payee/Debt Collector tacitly consents and agrees that Debt Collector has a duty for preventing this alleged account from damaging Maker in any way, and that Debt Collector confesses judgment and Maker reserves the right for initiating a counterclaim against Debt Collector, and for filing a claim against the bond of any responsible party, including Debt Collector and all principals, agents, assignees of Debt Collector, whose acts/omissions result in tort damages against Maker.

Date:

\_\_\_\_\_  
FIRST LAST NAME™©, Respondent/Maker

Witness: \_\_\_\_\_ Witness: \_\_\_\_\_

Authorized person indorse below. Print name ofd official title when presenting this Instrument for payment. Government issued ID with photograph required, i.e. only the following types accepted: state-issued Drivers License: state-issued Identification Card: Passport.

\_\_\_\_\_  
Printed Name of Indorser

\_\_\_\_\_  
Form of Photo Identification

\_\_\_\_\_  
Official Title of Indorser

\_\_\_\_\_  
Form of Official Identification

\_\_\_\_\_  
Date of Presentment and Indorsement

\_\_\_\_\_  
Signature of Indorser

**Recording Request by, and  
When Recorded Return to:**  
**First-Middle: Last™©**  
**% Address**  
**City, State [12345]**

Right thumb Print:

Date: \_\_\_\_\_

**Respondent's Private International Administrative Remedy Demand No: XXXXXXXXXXXX**