

## PROMISSORY NOTE

This Promissory Note ("Note") is entered into on this \_\_\_\_ day of \_\_\_\_\_, 20\_\_ by and between:

Jhion, hereinafter referred to as the "Borrower," and  
Vadim, hereinafter referred to as the "Lender."

WHEREAS, the Borrower has requested a loan from the Lender in the amount of Five Hundred United States Dollars (\$500.00), and the Lender has agreed to provide such a loan subject to the terms and conditions set forth herein.

NOW, THEREFORE, in consideration of the mutual covenants and agreements contained herein, the parties agree as follows:

1. **\*\*Principal Amount\*\***: The Lender hereby agrees to lend to the Borrower the principal sum of Five Hundred United States Dollars (\$500.00) (the "Principal Amount").
2. **\*\*Interest\*\***: The parties agree that no interest shall accrue on the Principal Amount.
3. **\*\*Repayment\*\***: The Borrower shall repay the Principal Amount in full within thirty (30) days from the date of execution of this Note (the "Due Date").
4. **\*\*Late Payment\*\***: The parties agree that there shall be no specific penalties or additional terms for late payment of the Principal Amount.
5. **\*\*Governing Law\*\***: This Note shall be governed by and construed in accordance with the laws of the State of \_\_\_\_\_, without regard to its conflict of law principles.
6. **\*\*Entire Agreement\*\***: This Note constitutes the entire agreement between the parties concerning the subject matter hereof and supersedes all prior agreements, understandings, and negotiations, whether written or oral.

IN WITNESS WHEREOF, the parties have executed this Promissory Note as of the date first above written.

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Vadim (Lender)

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Jhion (Borrower)

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