	I OWE YOU NOTE	ref 001	
I	, hereby declare that I owe		the
amount of	, borrowed on		to be paid in full
	By		
Full name		_ Signature	
Lenders name		_ Signature	
Witnessed by		_Signature	

	U OWE ME NOTE	ref 001	
I	, hereby declare that you	owe me	
the amount of	, borrowed on		to be paid in full
Full name	by	Signature	
Lenders name			
Witnessed by		Signature	
Money paid back on		Signature	