**TO WHOM IT MAY CONCERN**

I, Andrew Johnson, hereby make a commitment to pay a total sum of 5000US$ to Stars construction company at its head office which is located at [address], or at another address as specified by the company hereof. This principal amount is to be paid without any interest.

The principal amount will be paid to the company in parts i.e., before, during, and after completion of the work. Beginning on 1st August 20XX, the amount must be paid not later than January 31, 20XX.

I shall be liable to pay all expenditures and costs incurred in the completion of work, without limitations. In addition, the amount incurred in the enforcement of this note will also be added to the principal amount, which is payable.

If any part of this note is declared as void by the competent authority, parties will decide to reduce it to the extent of enforceable. However, the remaining conditions will not be affected at all.

This note must be construed as per existing laws of the state.

This note must be secured and recorded in all applicable governmental offices.

If any portion or due payment in full is past due by 15 days, a 10% surcharge will be applicable. Such a late surcharge will be payable without the company’s demand.

The principal amount, late surcharge, or any part of the payment will be payable to the holder of this document.

As a witness, I am signing this document hereunder and acknowledge receipt of this document.

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**Signature of borrower                                              Signature of company representative**