[Date]

[Co-Signer Name]
[Co-Signer Address]
[City, State, Zip Code]

Subject: Notice to Co-Signer

Dear [Co-Signer Name],

You are being asked to guarantee the debt of [Primary Borrower Name]. Before you sign, please read this notice carefully.

By signing as a co-signer, you are agreeing to pay the debt if the primary borrower fails to do so. You may have to pay the full amount of the debt, including any late fees or collection costs, which increase the total amount due.

The creditor can collect this debt from you without first trying to collect from the primary borrower. Depending on your state laws, the creditor may use the same collection methods against you that can be used against the primary borrower, such as suing you or garnishing your wages. If this debt is ever in default, that fact may become a part of your credit record.

Loan Information:

- **Primary Borrower:** [Primary Borrower Name]
- **Creditor:** [Lender Name]
- **Account Number:** [Account Number]
- **Principal Amount:** $[Amount]

This notice is not the contract itself that makes you liable for the debt. You should receive a copy of the actual loan agreement or contract for your records.

Sincerely,

[Your Name/Representative Name]
[Company Name]
[Contact Information]

Acknowledgment

By signing below, I acknowledge that I have received and read this Notice to Co-Signer.

Signature: ____________________________ Date: ___________