

COSIGNER AGREEMENT

Location: _____ Effective Date: _____

Parties:

Primary Obligor (Borrower) Full Name: _____

Co-Signer (Guarantor) Full Name: _____

Lender/Obligee Full Name: _____

Recitals:

WHEREAS, the Primary Obligor has entered or will enter into a loan or credit agreement (the "Loan Agreement") with the Lender for a certain debt or obligation; and WHEREAS, the Co-Signer agrees to guarantee the obligations of the Primary Obligor under the Loan Agreement subject to the terms and conditions set forth herein.

1. Guarantee

The Co-Signer hereby guarantees, on a continuing basis, the full and punctual payment and performance of all obligations of the Primary Obligor under the Loan Agreement, including but not limited to principal, interest, fees, expenses, and any other amounts due. This guarantee is absolute, unconditional, and irrevocable.

2. Co-Signer's Obligations

The Co-Signer agrees to be jointly and severally liable with the Primary Obligor for the obligations secured by this Agreement. The Co-Signer waives all notices, demands, protests, and any other defenses arising from suretyship law to the fullest extent permitted by law.

3. Waivers

The Co-Signer waives any right to require the Lender to proceed against the Primary Obligor or any other person, to pursue any other remedy, or to enforce any security. The Co-Signer further waives any right to notice of acceptance of this guarantee and any right to demand proof of default or non-payment.

4. Term and Termination

This Agreement shall remain in full force and effect until all obligations of the Primary Obligor under the Loan Agreement have been paid, performed, and discharged in full. Termination of this Agreement shall be in writing signed by the Lender and the Co-Signer.

5. Notices

All notices or communications under this Agreement shall be in writing and delivered by hand, certified mail return receipt requested, nationally recognized overnight courier, or electronic means with confirmation of receipt, to the addresses set forth herein or such other address as any party may designate by notice.

6. Governing Law and Jurisdiction

This Agreement shall be governed by and construed in accordance with the laws of the State of _____, without regard to conflict-of-law principles. The parties consent to the exclusive jurisdiction and venue of the state and federal courts located in _____ County, _____ for any disputes arising out of or relating to this Agreement.

7. Severability

If any provision of this Agreement is held to be invalid, illegal, or unenforceable, the remaining provisions shall remain in full force and effect, and the invalid provision shall be replaced by a valid provision that most closely reflects the parties' original intent.

8. Entire Agreement

This Agreement constitutes the entire agreement between the parties with respect to the subject matter hereof and supersedes all prior agreements, understandings, negotiations, and discussions, whether oral or written. No amendment or modification shall be binding unless in writing signed by all parties.

9. Counterparts and Electronic Signatures

This Agreement may be executed in counterparts, each of which shall be deemed an original, and all of which together constitute one instrument. Signatures delivered by electronic means, including PDF, shall be deemed original signatures.

10. Liability and Indemnification

The Co-Signer shall indemnify, defend, and hold harmless the Lender from any losses, damages, costs, or expenses arising from the Co-Signer's failure to perform obligations under this Agreement.

PRIMARY OBLIGOR (BORROWER) SIGNATURE

Full Name: _____

Date: _____

Signature: _____

CO-SIGNER (GUARANTOR) SIGNATURE

Full Name: _____

Date: _____

Signature: _____

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