A blurb should identify parties by their capacity in the suit instead of by their proper names or terms like plaintiff, defendant, appellant, or appellee. Here is a non-exhaustive list of identifying terms that are often used in banking cases. If you are having trouble determining what title to use for a party, feel free to contact one of the editors. We are here to help!

- **Accommodation Party** – party who signs a negotiable instrument to accommodate another party and enhance the credit worthiness of the instrument.
- **Assignee** – party to whom a written transfer of right, claim, or interest has been executed.
- **Assignor** – the party who transfers in writing of a right, claim, or interest.
- **Borrower** – a person or concern to which money is loaned.
- **Creditor** – a person or firm to whom money or its equivalent is due.
- **Debtee** – one to whom money or other value is owed. (synonym for creditor).
- **Debtor** – one who owes money or other value.
- **Decedent** – a deceased person.
- **Depositor** – one who has a bank account; one who has funds deposited in his/her account in a bank.
- **Devisee** – a person to whom a gift of real property is made by will.
- **Devisor** – one who bequeaths real property to another or others by will.
- **Drawee** – party against whom a check or draft is drawn and from whom payment is expected.
- **Drawer** – party who makes or “draws” a check, draft, or bill of exchange.
- **Endorser** – one who transfers his title to an instrument to another party by endorsement.
- **Fiduciary** – party in whom certain property of the principal is entrusted for purpose specified in the trust instrument.
- **Guarantor** – party who makes or gives a promise, assurance, or pledge typically relating to quality, durability, or performance.
- **Holder** – the bearer in possession of an instrument
- **Holder in Due Course** – according to section 3-302 of the UCC, a holder in due course is a holder who takes an instrument (1) for value; (2) in good faith; and (3) without notice that it is overdue or has been dishonored, or of any defense or claim against it.
- **Judgment Debtor** – a debtor against whom a creditor has secured a judgment, which has been placed on the record.
- **Lender** – party who lends money or extends credit.
- **Lessee** – the person renting property under a written lease.
• **Lessor** – the person who rents property under a written lease.
• **Maker** – the person who executes a promissory note and is therefore primarily liable on the instrument.
• **Mortgagee** - the lender who uses real property as security for the loan.
• **Mortgagor** – a borrower who pledges real property as security.
• **Obligee** – a creditor, one who can enforce payment of a debt.
• **Obligor** – a debtor, a party bound to perform an obligation.
• **Payee** – the party in whose favor a check, note, draft or money order is made payable.
• **Payer** – the drawer of a draft or check, the maker of a note, or the issuer of a bond.
• **Promissor** – one who promises to do or to forbear to do an act, for example, the maker of a note.
• **Purchaser** – one who buys goods or property from another.
• **Receiver** – a person appointed by an equity court to take custody of the property of a debtor and preserve the business for the benefit of creditors under supervision of the court.
• **Secured Creditor** – those creditors whose credit is secured by specific collateral.
• **Seller** – one who sells goods or property to another.
• **Signatory** – the signer of a document.
• **Surety** – a guarantor; a party that agrees to answer for the debt or performance of another in case of default.
• **Testator** – one who makes a will. Testatrix is the feminine form of testator.
• **Transferor** – the person who makes a transfer.
• **Trustee** – a party or entity that holds the assets of a trust for the benefit of the beneficiaries and manages the trust and the assets under the terms of a trust.