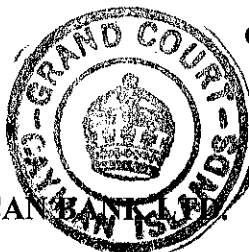


IN THE GRAND COURT OF THE CAYMAN ISLANDS

CAUSE NO. 139 OF 1997



BETWEEN

BRITISH AMERICAN

PLAINTIFF

AND

KIM RAMOON

FIRST DEFENDANT

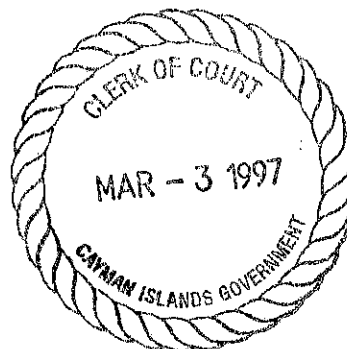
AND

PATRICIA RAMOON

SECOND DEFENDANT

WRIT OF SUMMONS

TO: **Kim and Patricia Ramoon**  
**George Town**  
**Grand Cayman**



THIS WRIT OF SUMMONS has been issued against you by the above-named Plaintiff in respect of the claim set out on the next page.

Within 14 days after the service of this Writ on you, counting the day of service, you must either satisfy the claim or return to the Court Office, P.O. Box 495G, George Town, Grand Cayman, the accompanying Acknowledgement of Service stating therein whether you intend to contest these proceedings.

If you fail to satisfy the claim or to return the Acknowledgment within the time stated, or if you return the Acknowledgment without stating therein an intention to contest the proceedings, the Plaintiff may proceed with the action and judgment may be entered against you forthwith without further notice.

Issued this 3rd day of March 1997.

NOTE - This Writ may not be served later than 4 calendar months (or, if leave is required to effect service out of the jurisdiction, 6 months) beginning with the date of issue unless renewed by order of the Court.

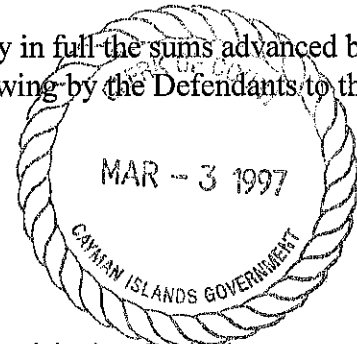
**IMPORTANT**

Directions for Acknowledgment of Service are given with the accompanying form.

**Statement of Claim**



1. Pursuant to the terms of a charge dated the 10th November 1989 and variations of charges dated the 8th March 1990 and the 4th November 1992 the Defendants agreed to repay sums advanced to them by the Plaintiff together with interest on demand.
2. By letter dated 9th August 1995 the Plaintiff made demand upon the Defendants pursuant to the terms of the charge as aforesaid.
3. Despite the aforesaid demand, the Defendants have failed to repay in full the sums advanced by the Plaintiff and the amount of CI\$93,691.47 remains due and owing by the Defendants to the Plaintiff.



**AND THE PLAINTIFF CLAIMS:**

1. The said sum of CI\$93,691.47.
2. Interest pursuant to Section 34 (1) of the Judicature Law (1995 Revision) at 7 3/8% per annum at a daily rate of CI\$18.93 per day.
3. Costs.

Bruce Campbell & Co

Bruce Campbell & Co.  
Attorneys-at-Law for  
the Plaintiff herein

If within the time for returning the Acknowledgement of Service the Defendants pay the total amount claimed of CI\$93,691.47 and CI\$500.00 in respect of costs and CI\$936.91 being the prescribed fee payable upon issue of the Writ, further proceedings will be stayed. The money must be paid to the Plaintiff or its attorney.

THIS WRIT was issued by Bruce Campbell & Co. Attorneys-at-Law for the Plaintiff whose address for service is 4th Floor, The Bank of Nova Scotia Building, George Town, Grand Cayman