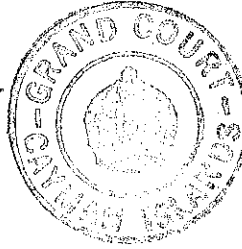


IN THE GRAND COURT OF THE CAYMAN ISLANDS

CAUSE NO: 361 OF 1995

BETWEEN:

SWINDAL-POWELL COMPANY



PLAINTIFF

AND:

CHARLES D. BROWN
MARIBELLE I. BROWN
(CARRYING ON BUSINESS UNDER THE NAME OF
GIFTS WITH A DIFFERENCE)

DEFENDANTS

WRIT OF SUMMONS

TO: CHARLES D. BROWN AND MARIBELLE I. BROWN
(CARRYING ON BUSINESS UNDER THE NAME OF
GIFTS WITH A DIFFERENCE)



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 Acknowledgment 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 22nd day of August, 1995.

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.

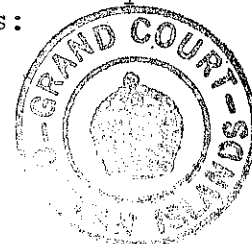
IMPORTANT

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

STATEMENT OF CLAIM

1. The Plaintiff claims against the Defendants the sum of US \$75,0000.00 owed to the Plaintiff by the Defendants for furniture and fixtures sold by the Plaintiff to the Defendants.
2. By agreement made between the Plaintiff and the Defendants on the 9th January, 1995, the Defendants agreed to pay the Plaintiff the sum of US \$75,000.00 on or by 1st March, 1996 by way of installments to be made on the following dates:

US \$60,000	-	March 1, 1995
US \$45,000	-	June 1, 1995
US \$35,000	-	October 1, 1995
US \$25,000	-	December 1, 1995
US \$15,000	-	March 1, 1996.
3. Despite written and oral demands by the Plaintiff to the Defendants to pay the said sum of US \$75,000.00, the Defendants have not paid and refuse to pay the same.



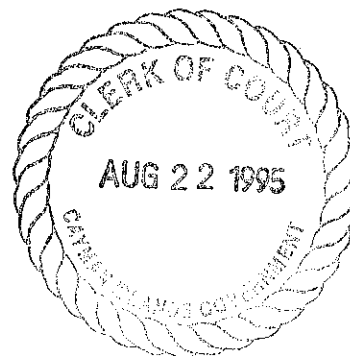
AND THE PLAINTIFF claims: -

1. The sum of US \$75,000.00;
2. Interest on the said sum at the rate of 1½% per month as per the agreement dated 9th January, 1995; and
3. Costs and attorney's fees.

[If, within the time for returning the Acknowledgment of Service, the Defendant pays the total amount claimed of \$75,000.00 (including interest and costs) further proceedings will be stayed. The money must be paid to the Plaintiff or his Attorney.]

A handwritten signature in black ink, appearing to read "A. Steve McField".

A. STEVE MCFIELD & ASSOCIATES
Attorney's for the Plaintiff



THIS WRIT was issued by A. Steve McField & Associates, whose address for service is P.O. Box 680, George Town, Grand Cayman, attorneys for the Plaintiff.

BETWEEN:

SWINDAL-POWELL COMPANY

PLAINTIFF

AND:

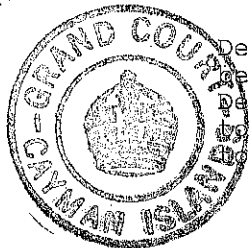
CHARLES D. BROWN
MARIBELLE I. BROWN
(CARRYING ON BUSINESS UNDER THE NAME OF
GIFTS WITH A DIFFERENCE)

DEFENDANTS

ACKNOWLEDGMENT OF SERVICE
OF WRIT OF SUMMONS

If you intend to instruct an Attorney to act for you, give him this form IMMEDIATELY.

Important. Read the accompanying directions and notes for guidance carefully before completing this form. If any information required is omitted or given wrongly, THIS FORM MAY HAVE TO BE RETURNED.



Delay may result in judgment being entered against a defendant whereby he may have to pay the costs of applying to set it aside.

1. State the full name of the Defendant by whom or on whose behalf the service of the Writ is being acknowledged.

2. State whether the Defendant intends to contest the proceedings (tick appropriate box).

Yes

No

3. If the claim against the Defendant is for a debt or liquidated demand, AND he does not intend to contest the proceedings, state if the Defendant intends to apply for a stay of execution against any judgment entered by the Plaintiff (tick appropriate box).

Yes

Service of the Writ is acknowledged accordingly

(Signed) _____

[Attorney] for:
[Defendant in person]

Address for service: _____

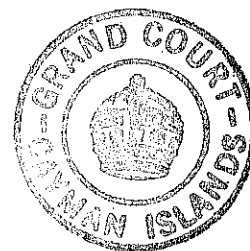
Notes on address for service

Attorney: where the Defendant is represented by an attorney, state the attorney's place of business in the Cayman Islands. A Defendant may not act by a foreign attorney.

Defendant in person: where the Defendant is acting in person, he must give his post office box number and the physical address of his residence of, if he does not reside in the Cayman Islands, he must give an address in Grand Cayman where communications for him should be sent. In the case of a limited company, "residence" means its registered or principal office.

Endorsement by plaintiff's Attorney (or by plaintiff if suing in person) of his name, address and reference, if any, in the box below.

A. Steve McField & Associates
Attorneys-at-Law, on behalf of the
Plaintiff, Swindal-Powell Company
P.O. Box 680, Mary Street
George Town, Grand Cayman



Endorsement by Defendant's Attorney (or by Defendant if suing in person) of his name, address and reference, if any, in the box below.

[Empty rectangular box for Defendant's Attorney endorsement]