

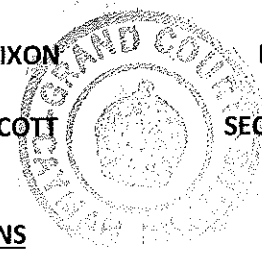
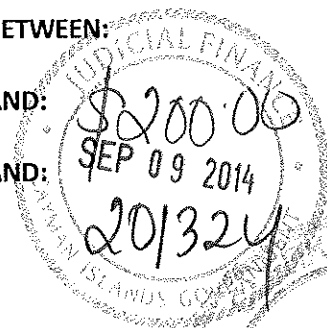
IN THE GRAND COURT OF THE CAYMAN ISLANDS

CAUSE NO: *G 0206* OF 2014

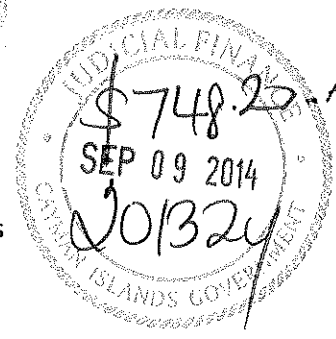
BETWEEN: SCOTIABANK & TRUST (CAYMAN) LTD PLAINTIFF

AND: *\$200.00* KIMBERLY LATISHA NIXON FIRST DEFENDANT

AND: *SEP 09 2014* JANET JACQUELINE SCOTT SECOND DEFENDANT

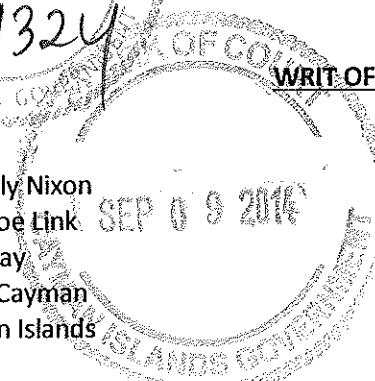


WRIT OF SUMMONS



TO: Kimberly Nixon
27 Canoe Link
West Bay
Grand Cayman
Cayman Islands

Janet Scott
7 Optic Way, Smith Road Villas
George Town
Grand Cayman
Cayman Islands



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 495, George Town, Grand Cayman KY1-1106, 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 8th day of September 2014.

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.

This WRIT OF SUMMONS AND STATEMENT OF CLAIM is issued by Campbells, Attorneys-at-Law for and on behalf of the Plaintiff, whose address for service is Floor 4 Willow House, Cricket Square, George Town, Grand Cayman (Ref: JRM/13456-20205).

STATEMENT OF CLAIM

1. The Plaintiff is a Cayman Islands Class "A" Licensed bank ("the Bank"), duly authorized under the laws of the Cayman Islands to, *inter alia*, offer retail banking facilities to its customers.
2. The Defendants are individuals who at all material times were residents in the Cayman Islands.
3. Further to foreclosure proceedings in relation to the Defendants' defaulted mortgage account number 176127 ("the Mortgage Account") the Plaintiff, on 13 December 2013, sold the Defendants' property known as Registration Section South Sound, Block 15C, Parcel 191H40 ("the Property"). Following the allocation of the sale proceeds from the Property to the Mortgage Account a shortfall remained. Set out below are details of the sale proceeds and fees incurred:

Shortfall from Sale in Dec 2013

Mortgage Account No. 176127	KYD
Amount outstanding under the Charge as at Dec 2013:	\$271,438.12
Add on Charge:	\$6,802.53
Sale of Property:	\$240,000.00
Less realtor fees	\$27,160.45
Less legal fees	\$950.00
Amount applied to Charge	\$207,089.55
Amount of shortfall as at Dec 2013 (including Interest & Principal)	\$64,348.57
Per diem rate of interest	\$6.36
New add on Charges	\$8,106.66
Interest	\$1,710.84
Late fee	\$75.00
Total outstanding	\$71,378.71

THIS WRIT OF SUMMONS AND STATEMENT OF CLAIM is issued by Campbells, Attorneys-at-Law for and on behalf of the Plaintiff, whose address for service is Floor 4 Willow House, Cricket Square, George Town, Grand Cayman (Ref: JRM/13456-20205).

4. No payments to this Mortgage Account have been made by the Defendants since the sale of the Property and on 21 August 2014, the Bank, through its attorneys, made formal demand for the immediate payment of the total amount outstanding under the Mortgage Account, together with accrued interest to the date of payment.
5. As at 21 August 2014, the amount due under the Mortgage Account totalled CI\$71,378.71, including interest of CI\$1,710.84, with interest accruing at a daily rate of CI\$6.36.
6. The Bank is entitled to and claims interest on the Loan.
7. Following the Defendants' request for a loan, on 17 February 2012, the Defendants signed a promissory note where the Defendant promised to pay to the Bank on demand the sum of CI\$10,127.20 with interest thereon calculated at a rate of 15% per annum ("the Promissory Note").
8. Upon signing the Promissory Note, a loan was advanced and established in a loan account, account number 176128 ("Loan Account").
9. Payment under the terms of the Loan fell into arrears and on 21 August 2014, the Bank, through its attorneys, made formal demand for the immediate payment of the total amount outstanding under the Loan, together with accrued interest to the date of payment.
10. No payments have been received from the Defendant since 2 August 2012 in relation to the Loan.
11. As at 21 August 2014, the amount due under the Loan totalled CI\$12,787.61, including interest of CI\$3,125.52, with interest accruing at a daily rate of CI\$4.17.
12. The Bank is entitled to and claims interest on the Loan.

THIS WRIT OF SUMMONS AND STATEMENT OF CLAIM is issued by Campbells, Attorneys-at-Law for and on behalf of the Plaintiff, whose address for service is Floor 4 Willow House, Cricket Square, George Town, Grand Cayman (Ref: JRM/13456-20205).

13. Pursuant to a Credit Card Agreement (“the Agreement”) the Bank advanced credit to the Defendants under the terms of the Agreement. The credit card number allocated to the Agreement was 5417 6851 1001 4317. The Defendants have failed to comply with the terms of the Agreement in relation to repayment of advances made by the Bank by failing to pay the minimum monthly payment. By virtue of such failure of the total amount due under the Agreement has become immediately due and payable.
14. Accordingly, by a letter dated 21 August 2014 the Bank through its attorneys made demand for the full amount owing under the Agreement. Despite such demand the Defendants have failed to pay any of the amounts owing under the Agreement.
15. As at 21 August 2014, the debt outstanding under the Agreement amounted to US\$797.59 (CI\$654.02).

STATEMENT REGARDING INTEREST

- 15.1. It was a provision of the agreement in relation to the Mortgage Account that interest would accrue.
- 15.2. The agreed rate of interest in respect of the Mortgage Account was 4.25%.
- 15.3. Interest was payable from the date the shortfall to the Mortgage Account occurred being 13 December 2013.
- 15.4. The total amount of interest claimed to date under the Mortgage Account is CI\$1,710.84. The amount of interest accruing due each day thereafter is CI\$6.36.
- 15.5. It was a provision of the agreement in relation to the Loan Account that interest would accrue.
- 15.6. The agreed rate of interest in respect of the Loan Account was 15.95%.

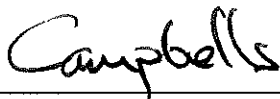
THIS WRIT OF SUMMONS AND STATEMENT OF CLAIM is issued by Campbells, Attorneys-at-Law for and on behalf of the Plaintiff, whose address for service is 4th Floor, Willow House, Cricket Square, George Town, Grand Cayman (Ref: JRM/13456-20205).

- 15.7. Interest was payable from the date the Loan Account opened being 17 February 2012.
- 15.8. The total amount of interest claimed to date under the Loan Account is CI\$3,125.52. The amount of interest accruing due each day thereafter is CI\$4.17.

AND THE PLAINTIFF claims:

1. The sum of CI\$71,378.71 in relation to the Mortgage Account;
2. The sum of CI\$12,787.61 in relation to the Loan Account;
3. The sum of US\$797.59 (CI\$654.02) in relation to the Credit Card Agreement;
4. Interest to 21 August 2014 on the Mortgage Account totalling CI\$1,710.84, and accruing thereafter at the daily rate of CI\$6.36 until payment;
5. Interest to 21 August 2014 on the Loan Account totalling CI\$3,125.52, and accruing thereafter at the daily rate of CI\$4.17 until payment;
6. Costs; and
7. Such further and/or other relief as this Honourable Court deems appropriate.

If, within the time for returning the Acknowledgment of Service, the Defendant pays the total amount claimed of CI\$84,820.34 plus interest and costs further proceedings will be stayed. The money must be paid to the Plaintiff or its Attorney.



CAMPBELLS
8 September 2014

THIS WRIT OF SUMMONS AND STATEMENT OF CLAIM is issued by Campbells, Attorneys-at-Law for and on behalf of the Plaintiff, whose address for service is 4th Floor, Willow House, Cricket Square, George Town, Grand Cayman (Ref: JRM/13456-20205).

IN THE GRAND COURT OF THE CAYMAN ISLANDS

CAUSE NO: OF 2014

BETWEEN: SCOTIABANK & TRUST (CAYMAN) LTD PLAINTIFF
 AND: KIMBERLY LATISHA NIXON FIRST DEFENDANT
 AND: JANET JACQUELINE SCOTT SECOND DEFENDANT

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 box)

yes no

Service of the Writ is acknowledged accordingly

(Signed).....

Attorney for

Please complete overleaf

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 or, 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.

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

Campbells
4th Floor Willow House
PO Box 884
George Town
Grand Cayman KY1-1103
(Ref: JRM/13456-20205)

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

DIRECTIONS FOR ACKNOWLEDGMENT OF SERVICE

OF WRIT OF SUMMONS

1. The accompanying form of Acknowledgment of Service should be completed by an Attorney acting on behalf of the Defendant or by the Defendant if acting in person.

After completion it must be delivered or sent by post to the Law Courts, P.O. Box 495G, George Town, Grand Cayman.

2. A Defendant who states in his Acknowledgment of Service that he intends to contest the proceedings must also serve a defence on the Attorney for the Plaintiff (or on the Plaintiff if acting in person).

If a Statement of Claim is indorsed on the Writ (i.e. the words "Statement of Claim" appear on the top of page 2), the Defence must be served within 14 days after the time for acknowledging service of the Writ, unless in the meantime a summons for judgment is served on the Defendant.

If the Statement of Claim is not indorsed on the Writ, the Defence need not be served until 14 days after a Statement of Claim has been served on the Defendant.

If the Defendant fails to serve his defence within the appropriate time, the Plaintiff may enter judgment against him without further notice.

3. A Stay of Execution against the Defendant's goods may be applied for where the Defendant is unable to pay the money for which any judgment is entered. If a Defendant to an action for a debt or liquidated demand (i.e. a fixed sum) who does not intend to contest the proceedings states, in answer to Question 3 in the Acknowledgment of Service, that he intends to apply for a stay, execution will be stayed for 14 days after his Acknowledgment, but he must, within that time, issue a Summons for a stay of execution, supported by an affidavit of his means. The affidavit should state any offer which the Defendant desires to make for payment of the money by instalments or otherwise.

See over for notes for guidance

Please complete overleaf

Notes for Guidance

1. Each Defendant (if there are more than one) is required to complete an Acknowledgment of Service and return it to the Courts Office.
2. For the purpose of calculating the period of 14 days for acknowledging service, a writ served on the Defendant personally is treated as having been served on the day it was delivered to him.
3. Where the Defendant is sued in a name different from his own, the form must be completed by him with the addition in paragraph 1 of the words "sued as (the name stated on the Writ of Summons)".
4. Where the Defendant is a FIRM and an attorney is not instructed, the form must be completed by a PARTNER by name, with the addition in paragraph 1 of the description "Partner in the firm of (.....)" after his name.
5. Where the Defendant is sued as an individual TRADING IN A NAME OTHER THAN HIS OWN, the form must be completed by him with the addition in paragraph 1 of the description "trading as (.....)" after his name.
6. Where the Defendant is a LIMITED COMPANY the form must be completed by an Attorney or by someone authorised to act on behalf of the Company, but the Company can take no further step in the proceedings without an Attorney acting on its behalf.
7. Where the Defendant is a MINOR or a MENTAL PATIENT, the form must be completed by an Attorney acting for a guardian ad litem.
8. A Defendant acting in person may obtain help in completing the form at the Courts Office.