

No. 1  
Plaint



IN THE SUMMARY COURT AT GEORGE TOWN

Cause No. SC 11 of 2017

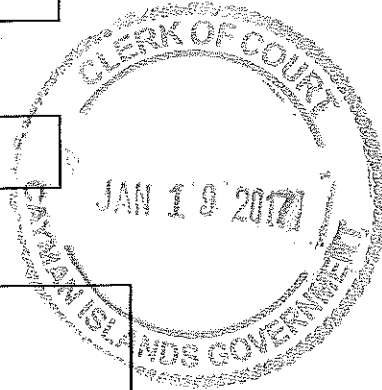


BETWEEN: Jean Astria Solomon

Plaintiff

AND: George Edison Garvin Solomon

Defendant



To the Defendant

George Edison Garvin Solomon  
Department of Customs  
Owen Roberts International Airport  
Grand Cayman, Cayman Islands

THIS PLAINT 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 service of this Plaint on you, counting the day of service you must either satisfy the claim or return to the Court Office, PO Box 495GT, George Town, Grand Cayman, the accompanying Acknowledgment of Service form stating therein whether you intend to contest this action. If you intend to defend the action, in whole or in part, you must set out **full particulars of your defence** in the space provided in the Acknowledgement of Service form.

If you fail to satisfy the claim or fail to return the Acknowledgement of Service form containing full particulars of your defence, the Plaintiff may apply for a **default judgment** without any further notice to you.

Issued this day of 20

See overleaf for particulars of the Plaintiff's claim

**PARTICULARS OF CLAIM**

1. (Here set out in numbered paragraphs the grounds upon which the Plaintiff claims that the Defendant is indebted to her or is liable to pay damages to her) The Defendant George Edison Garvin Solomon is the estranged husband of the Plaintiff Jean Astria Solomon. The Plaintiff added the Defendant while they cohabited to her Scotialine Mastercard issued by Bank of Nova Scotia in the sum of CI\$18,000. The Defendant maximised the card and agreed to pay the sums outstanding by signing a standing order at the bank. The defendant started paying the monthly minimum amounts but continue to use the card after each payment. Even using the card to support his now Mistress who he resides with in Meringue Town. The defendant was served a letter by an Attorney Mr. Orren Merren on the 22.1.2016 to pay off the outstanding amounts owing so he can be removed from the card. Despite the letter being served on the Defendant he continues to use the card. (2) The defendant has left the matrimonial home leaving the Plaintiff with numerous bills including a mortgage and has tarnished the Plaintiff's good standing and credit history. The defendant went as far as terminating his contract with CUC and left the Plaintiff in darkness. The Defendant also collected from a tenant Mr Troy Wood who works with him at the Customs Department rent in the amount of CI\$650.00. (3) The Defendant was to use CI\$500 to pay to Cayman Insurance Centre for the house Insurance. The defendant paid CIS\$400.00 from February 2016 to November 25<sup>th</sup>, 2016. Pocketing a sum of CI\$2500.00 to maintain his Misses. The Plaintiff is asking the Court for damages and cost as deemed applicable. (4) The Defendant has chosen to ignore attempts by the bank to convene a meeting and resolve the matter. He defendant has also stopped paying the debts he incurred when the Plaintiff assisted him by signing refinancing documents to help him pay his financial debts after he suffered a heart attack and found himself facing severe financial difficulties. The Plaintiff has suffered emotional distress by the actions of the defendant.

AND the Plaintiff claims:

- 1 The sum of CI\$20,000 plus damages and costs.
- 2 Interest in the sum of \$1500.00 calculated at the prescribed rate from to date.
- 3 Fixed costs of \$150.00, alternatively costs to be assessed.

George Edison Garvin Solomon  
Plaintiff's Signature

Plaintiff's address for service

|  |                            |
|--|----------------------------|
| 30 Halifax Road<br>George Town<br>Grand Cayman<br>Cayman Islands | 926 9306<br>triacardw.r.ky |
|--|----------------------------|

No. 2

**Acknowledgment of Service**

IN THE SUMMARY COURT AT GEORGE TOWN

Cause No. SC \_\_\_\_\_ of 20\_\_

**Between:**

Jean Astria Solomon

Plaintiff

**AND:**

George Edison Garvin Solomon

Defendant

ACKNOWLEDGMENT OF SERVICE

1 State Defendant's name and address -

George Edison Garvin Solomon  
Department of Customs  
Owen Roberts International Airport  
George Town Grand Cayman, Cayman Islands

2 State whether the Defendant intends to contest the action.

Yes

No

3 If you do not intend to contest the action, do you want time in which to pay the claim?

Yes

No

4 If you do intend to contest the action, in whole or in part, you must set out full particulars of your defence overleaf.

**Service of the Plaint is acknowledged accordingly.**

\_\_\_\_\_  
Defendant's Signature

Dated this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_

**See Overleaf**

## PARTICULARS OF DEFENCE

(Here set out in numbered paragraphs the grounds upon which the Defendant says that he is not liable to the Plaintiff, or is not liable for the full amount claimed)

---

Defendant's Signature

**REMINDER** - This form must be taken or sent to the Court Office, PO Box 495GT, George Town, Grand Cayman within 14 days of receipt otherwise a default judgment may be entered against you.

Orren Merren & Company  
Attorneys-at-Law

P.O. BOX 481  
GRAND CAYMAN KY1-1108  
CAYMAN ISLANDS

PHONE: (345) 949-7299  
FAX: (345) 949-8664  
EMAIL: ORREN@CANDW.KY

22 January 2016

By Hand

Mr. George Solomon  
30 Halifax Road  
George Town  
Grand Cayman  
Cayman Islands

Dear Mr. Solomon,

**Re: Scotiabank Credit Card Account 512396800018 (the "Account")**

I write on behalf of your wife, Jean Solomon ("Jean"), respecting the Account.

We are instructed that all charges on this account have been incurred exclusively by you and that Jean has not incurred any of those charges. We are also instructed that you continue to use the Account for your own benefit and that you have a standing order for Scotiabank to debit your account periodically for the minimal monthly balance due from time to time.

Jean is no longer prepared to lend her name to the Account that is used exclusively by you and for your exclusive benefit. She requires you now to make the necessary arrangements to pay off the entire balance due (currently in the amount CI\$18,898) no later than 15 February 2016 (the "Deadline") and for the Account forthwith to be closed thereafter.

In the event that (by the Deadline) you have not paid off the entire balance due on the Account, then we are instructed (without further notice to you) to commence legal action against you seeking an order of the court that you do pay off all amounts (plus accrued interest and bank charges) that you have incurred on the Account and that you also pay statutory interest to Jean as well as her legal costs. To avoid the consequences of such legal action, you thus need to make the necessary arrangements to pay off the entire balance due by the Deadline.

Please be governed accordingly!

Very truly yours,  
ORREN MERREN & COMPANY



Orren Merren  
Principal Attorney

OM:om  
Encl.

*Power* 22.1.16  
1:54 P.M.



SCOTIABANK & TRUST (CAYMAN) LTD  
 P.O. BOX 689 G.T.  
 GEORGETOWN, CAYMAN  
 Telephone: 345-949-7666

# ScotiaLine Gold

This is your monthly statement.  
 Keep it for your records.  
 For enquiries please call  
 YOUR BRANCH

|          |
|----------|
| PAGE NO. |
| 1 of 2   |

ACCOUNT NO. 5123 9680 1080 0018 CUSTOMER NAME JEAN A SOLOMON

| PREVIOUS STATEMENT DATE | STATEMENT DATE | PAYMENT DUE DATE | MINIMUM PAYMENT | OVERDUE PAYMENT | OVERLIMIT AMOUNT | TOTAL MINIMUM PAYMENT |
|-------------------------|----------------|------------------|-----------------|-----------------|------------------|-----------------------|
| 04/11/2015              | 04/12/2015     | 25/12/2015       | 553.00          | 0.00            | 424.94           | 977.94                |

AN OVERLIMIT FEE WAS ASSESSED WHEN YOUR ACCOUNT BALANCE EXCEEDED THE ESTABLISHED CREDIT LIMIT ON 05/11/15.

| DATE OF TRANS. | POSTING  | REFERENCE NO.     | TRANSACTIONS   | DEBIT/CREDIT(-) AMOUNT |
|----------------|----------|-------------------|--|------------------------|
| 04/11/15       | 05/11/15 | 75308739L000J9T48 | VEHICLE & DRIVERS' LIC CAYMAN ISLAND KA<br>##5309 170.73 US DOLLAR | 142.27                 |
| 05/11/15       | 05/11/15 | 05425689N064LG9A7 | JOSE'S ESCAPE GRAND CAYMAN KA<br>##5312 25.00 US DOLLAR            | 20.83                  |
| 05/11/15       | 05/11/15 | 55133359R2PEX9WTZ | KIRK MARKET KM13 GRAND CAYMAN KA<br>##5313 11.12 US DOLLAR         | 9.27                   |
| 05/11/15       | 05/11/15 |                   | OVERLIMIT FEE  | 20.00                  |

| PREVIOUS BALANCE | PURCHASES | CASH ADVANCES | OTHER DEBITS | INTEREST CHARGES | PAYMENTS & CREDITS |
|------------------|-----------|---------------|--------------|------------------|--------------------|
| 18,183.44        | 812.58    | 0.00          | 20.00        | 138.92           | 730.00             |

| AVG. DAILY BALANCE OF PURCHASES | AVG. DAILY BALANCE OF CASH ADVANCES | CREDIT LIMIT | AVAILABLE CREDIT | DAYS IN BILLING CYCLE | NEW BALANCE |
|---------------------------------|-------------------------------------|--------------|------------------|-----------------------|-------------|
| 11,164.61                       | 7,108.89                            | 18,000       | 0                | 30                    | 18,424.94   |

PAYMENT MADE  
 Please record amount

| PERCENTAGE RATES | ANNUAL | DAILY PERIODIC |
|------------------|--------|----------------|
| PURCHASES        | 9.25%  | .02534%        |
| CASH ADVANCES    | 9.25%  | .02534%        |

Please detach here and return lower portion with your payment. Payments may be made at any Scotiabank Branch. Payments may also be mailed to the Scotiabank address below. For other options, please ask a Scotiabank Branch or Contact Centre for more information.

| ACCOUNT NO.         | BALANCE ON STATEMENT | PAYMENT DUE DATE | TOTAL MINIMUM PAYMENT DUE |
|---------------------|----------------------|------------------|---------------------------|
| 6123 9680 1080 0018 | 18,424.94            | 25/12/2015       | 977.94                    |

| AMOUNT PAID<br>Please check (✓) the box that applies | <input type="checkbox"/> MINIMUM PAYMENT | <input type="checkbox"/> TOTAL BALANCE | <input type="checkbox"/> OTHER AMOUNT | Please write in amount |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|--|--|--|---------------------------------------|------------------------|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|
|  |  | 977.94                                 | 18,424.94                             |                        |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |

JEAN A SOLOMON  
 GEORGE SOLOMON  
 P O BOX 30430  
 30 HALIFAX RD, GT  
 GRAND CAYMAN KY1-1202

10785

SCOTIABANK & TRUST (CAYMAN) LTD  
 P.O. BOX 689 G.T.  
 GEORGETOWN, CAYMAN  
 Telephone: 345-949-7666



# ScotiaLine Gold

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This is your monthly statement.  
 Keep it for your records.  
 For enquiries please call  
 YOUR BRANCH

|          |
|----------|
| PAGE NO. |
| 2 of 2   |

ACCOUNT NO. 5123 9680 1080 0018

CUSTOMER NAME JEAN A SOLOMON

| PREVIOUS STATEMENT DATE | STATEMENT DATE | PAYMENT DUE DATE | MINIMUM PAYMENT | OVERDUE PAYMENT | OVERLIMIT AMOUNT | TOTAL MINIMUM PAYMENT |
|-------------------------|----------------|------------------|-----------------|-----------------|------------------|-----------------------|
| 04/11/2015              | 04/12/2015     | 25/12/2015       | 553.00          | 0.00            | 424.94           | 977.94                |

| DATE OF  |          | REFERENCE NO.     | TRANSACTIONS   | DEBIT/CREDIT(-) AMOUNT |
|----------|----------|-------------------|--|------------------------|
| TRANS.   | POSTING  |                   |  |                        |
| 07/11/15 | 07/11/15 | 05425689S064TBZ0J | FOSTERS FOOD FAIR (S GRAND CAYMAN KA<br>##5315 67.30 US DOLLAR | 56.08                  |
| 13/11/15 | 13/11/15 | 0542568A0065QFK5M | JOSE'S ESCAPE GRAND CAYMAN KA<br>##5321 25.00 US DOLLAR        | 20.83                  |
| 14/11/15 | 14/11/15 | 0542568A0085DXZPT | FOSTERS FOOD FAIR (S GRAND CAYMAN KA<br>##5321 39.69 US DOLLAR | 33.07                  |
| 16/11/15 | 16/11/15 | 0542568A1065L8F9F | WALKERS ROAD TEXACO GRAND CAYMAN KA<br>##5322 18.75 US DOLLAR  | 15.62                  |
| 19/11/15 | 19/11/15 | 0542568A4085WVXSK | JOSE'S ESCAPE GRAND CAYMAN KA<br>##5326 25.00 US DOLLAR        | 20.83                  |
| 21/11/15 | 21/11/15 | 0542568A70662JS6K | FOSTERS FOOD FAIR GRAND CAYMAN KA<br>##5328 79.38 US DOLLAR    | 66.15                  |
| 24/11/15 | 24/11/15 | 8512396A800XSWLKA | PAYMENT-THANK YOU  | 550.00                 |
| 26/11/15 | 26/11/15 | 8512396AA00XSX84Q | PAYMENT-THANK YOU  | 180.00                 |
| 27/11/15 | 27/11/15 | 0542568AE066LNH54 | SAGICOR LIFE OF THE GRAND CAYMAN KA<br>##5335 344.17 US DOLLAR | 286.80                 |
| 28/11/15 | 28/11/15 | 0542568AE066V45J3 | WALKERS ROAD TEXACO GRAND CAYMAN KA<br>##5335 25.00 US DOLLAR  | 20.83                  |
| 28/11/15 | 28/11/15 | 7530873AE000JG6Z9 | LARRY'S HARDWARE CAYMAN ISLAND KA<br>##5335 76.94 US DOLLAR    | 64.11                  |
| 03/12/15 | 03/12/15 | 5513335AH2PEX9YF2 | OPTICAL OUTLOOK LTD* GRAND CAYMAN KA<br>##5338 67.07 US DOLLAR | 55.89                  |
| 04/12/15 | 04/12/15 | *FINANCE CHARGE*  | PURCH 84.88 CASH ADV 54.04                                     | 138.92                 |

# HOUSE INSURANCE

|                                  |                  |                 |
|----------------------------------|------------------|-----------------|
| Name George & Jean Solomon       | Client # SOLGEO1 | Ph-R 949-2227   |
| Attn                             | Conglom#         | Ph-B 547-0467-G |
| Street P.O. Box 30430            | Agency 5         | Ph-F            |
| City Grand Cayman KY1-1202 Pr GC | Branch 1         | Note            |
| PC I9                            | Broker           |                 |
| Hdg Mr. & Mrs. Solomon Csr LC    | Code I9 Pr       | Ocp             |

| Item # | Date       | Trn | Type | Due Date   | B | P | Description                    | Amount   |
|--------|------------|-----|------|------------|---|---|--------------------------------|----------|
| 9058   | 01/22/1996 | PAY | HOCI | 01/22/1996 | A | Y | R-17890-BOB#001319             | -1355.00 |
| 9180   | 01/24/1996 | REN | HOCI | 12/13/1995 | A |   | Block 20E, Parcel 232 Crewe Rd | 1355.00  |
| 18145  | 12/11/1996 | REN | HOCI | 12/13/1996 | A |   | Property at Bl20E/Pcl 232      | 1556.00  |
| 19016  | 01/16/1997 | PAY |      | 01/16/1997 | A | Y | R-22318-CFS-BOB-021010302      | -1556.00 |
| 29266  | 12/17/1997 | REN | HOCI | 12/17/1997 | A |   | Property at Bl 20E/Pcl 232     | 1427.00  |
| 30009  | 01/14/1998 | PAY |      | 01/15/1998 | A | Y | R-26793-CFS-BOB #001207        | -1427.00 |
| 41759  | 12/15/1998 | REN | HOCI | 12/13/1998 | A |   | CAFCC880674-B20E/P232 Crewe Rd | 1170.00  |
| 43839  | 01/29/1999 | PAY |      | 02/05/1999 | A | Y | R-32893-CFS-BOB-1329           | -1170.00 |
| 56477  | 12/20/1999 | REN | HOCI | 12/13/1999 | A |   | CAFCC880674 B20E/P232 Crewe    | 1454.00  |
| 58429  | 02/09/2000 | PAY |      | 02/10/2000 | A | Y | R-39312 BOB #1593              | -1454.00 |
| 72197  | 12/14/2000 | PAY | HOCI | 12/15/2000 | A | Y | R-46088 Cash                   | -744.00  |
| 72468  | 12/21/2000 | REN | HOCI | 12/13/2000 | A |   | CAFCC880674 B20E/P232          | 1744.00  |
| 75922  | 03/01/2001 | PAY |      | 03/08/2001 | A | Y | R-47826 BOB #1774 (CFS)        | -1000.00 |
| 89890  | 12/11/2001 | REN | HOCI | 12/13/2001 | A | Y | HH-03056 B20E/P232 GT          | 2240.00  |
| 92348  | 01/30/2002 | PAY |      | 01/31/2002 | A | Y | R-45688 BOB #2041(CFS)         | -2240.00 |
| 111358 | 01/28/2003 | REN | HOCI | 12/13/2002 | A | Y | HH-03056 B20E/P232             | 2240.00  |
| 111446 | 01/28/2003 | PAY |      | 01/29/2003 | A | Y | R-62770/BOB-2300 (CFS)         | -2240.00 |
| 131290 | 12/16/2003 | REN | HOCI | 12/13/2003 | A | Y | HH-0056 B20E/P232              | 2240.00  |
| 132761 | 01/12/2004 | PAY |      | 01/13/2004 | A | Y | R-72162 BOB #2572 (CFS)        | -2240.00 |
| 164770 | 12/22/2004 | PAY | HOCI | 12/23/2004 | A | Y | R-82222/SCO-92                 | -784.00  |
| 164854 | 12/23/2004 | PAY | HOCI | 12/24/2004 | A | Y | R-82225 Cash                   | -600.00  |
| 165044 | 12/29/2004 | REN | HOCI | 12/13/2004 | A | Y | HH-03056 B20E/P232             | 3920.00  |
| 168864 | 02/01/2005 | PAY |      | 01/31/2005 | A | Y | R-83533 Cash                   | -500.00  |
| 175592 | 03/30/2005 | PAY |      | 03/31/2005 | A | Y | R-84738 Cash                   | -400.00  |
| 182946 | 05/20/2005 | PAY |      | 05/23/2005 | A | Y | R-86250 Cash                   | -400.00  |
| 188825 | 07/06/2005 | PAY |      | 07/08/2005 | A | Y | R-87168 CASH                   | -400.00  |
| 199189 | 08/26/2005 | PAY |      | 08/29/2005 | A | Y | R-87850 CASH                   | -400.00  |
| 205773 | 10/27/2005 | PAY |      | 10/28/2005 | A | Y | R-88815 Cash                   | -436.00  |
| 213441 | 12/29/2005 | REN | HOCI | 12/13/2005 | A | Y | HH-03056 B20E P232 G.T.        | 4230.00  |
| 230780 | 05/08/2006 | PAY | HOCI | 05/09/2006 | A | Y | R-91969/BOB-3258               | -4230.00 |
| 262140 | 12/31/2006 | REN | HOCI | 12/13/2006 | A | Y | HOCI - #30 Halifax Rd. GT      | 4280.00  |
| 298484 | 08/23/2007 | PAY | HOCI | 08/24/2007 | A | Y | R-101167/FCIB-7060 (CFS)       | -2000.00 |
| 298487 | 08/23/2007 | PAY | HOCI | 08/24/2007 | A | Y | R-101170/FCIB-7061 (CFS)       | -400.00  |
| 299577 | 08/30/2007 | PAY | HOCI | 08/31/2007 | A | Y | R-101347/FCIB-7074 (CFS)       | -400.00  |
| 315349 | 12/13/2007 | JNL | HOCI | 12/13/2007 | A | Y | SOLGEO1 Trsf to CFS Rec        | -1480.00 |
| 315357 | 12/12/2007 | PAY | HOCI | 12/13/2007 | A | Y | R-102891 CASH                  | -1057.50 |
| 316005 | 12/17/2007 | REN | HOCI | 12/13/2007 | A | Y | HOCI - #30 Halifax Rd. GT      | 4230.00  |
| 316176 | 12/18/2007 | SER | HOCI | 12/13/2007 | A | Y | Service Charge SOLGEO          | 317.25   |
| 322422 | 01/22/2008 | PAY | HOCI | 01/23/2008 | A | Y | R-103467 CASH                  | -387.75  |
| 324592 | 02/04/2008 | PAY | HOCI | 02/05/2008 | A | Y | R-103850/FCIB-7306 (CFS)       | -331.00  |
| 324612 | 02/05/2008 | JNL | HOCI | 02/05/2008 | A | Y | SOLGEO CFS Pyt                 | 331.00   |
| 327861 | 02/21/2008 | PAY | HOCI | 02/22/2008 | A | Y | R-100590 Cash                  | -400.00  |
| 330557 | 03/17/2008 | PAY | HOCI | 03/10/2008 | A | Y | R-104322/BOB-3651 (CFS)        | -1149.00 |
| 330773 | 03/11/2008 | JNL | HOCI | 03/07/2008 | A | Y | SOLGEO1 CFS Final Pyt          | 1149.00  |
| 334041 | 03/27/2008 | PAY | HOCI | 03/28/2008 | A | Y | R-104664 CASH                  | -400.00  |
| 340448 | 04/30/2008 | PAY | HOCI | 04/30/2008 | A | Y | R-105304 CASH                  | -400.00  |
| 346467 | 05/28/2008 | PAY | HOCI | 05/29/2008 | A | Y | R-105788 CASH                  | -400.00  |
| 352981 | 06/27/2008 | PAY |      | 06/30/2008 | A | Y | R-106724 Cash                  | -400.00  |

| Item # | Date       | Trn | Type | Due Date   | B | P | Description                    | Amount   |
|--------|------------|-----|------|------------|---|---|--------------------------------|----------|
| 357956 | 07/28/2008 | PAY |      | 07/29/2008 | A | Y | R-106980 CASH                  | -400.00  |
| 364288 | 08/27/2008 | PAY |      | 08/28/2008 | A | Y | R-107659 CASH                  | -400.00  |
| 370340 | 09/29/2008 | PAY |      | 09/30/2008 | A | Y | R-108277 CASH                  | -302.00  |
| 375313 | 10/24/2008 | -EN | HOCI | 08/25/2008 | A | Y | Installation-hurricane shutter | -60.88   |
| 378460 | 11/11/2008 | RET |      | 11/11/2008 | A | Y | M&M George Solomon-7750        | 60.88    |
| 385341 | 12/15/2008 | PAY | HOCI | 12/16/2008 | A | Y | R-107467 CASH                  | -1412.50 |
| 387387 | 12/23/2008 | REN | HOCI | 12/13/2008 | A | Y | HOM001518 B20E P232            | 5650.00  |
| 391666 | 01/19/2009 | SER | HOCI | 12/13/2008 | A | Y | Service Charge SOLGEO          | 423.75   |
| 392254 | 01/19/2009 | PAY |      | 01/22/2009 | A | Y | PR-CASH                        | -776.68  |
| 397422 | 02/17/2009 | PAY |      | 02/18/2009 | A | Y | PR-CASH                        | -777.00  |
| 403649 | 03/17/2009 | PAY |      | 03/17/2009 | A | Y | PR-CASH                        | -700.57  |
| 409915 | 04/16/2009 | PAY |      | 04/17/2009 | A | Y | PR-CASH                        | -700.00  |
| 416006 | 05/15/2009 | +EN | HOCI | 05/12/2009 | A | Y | Sum insured increased          | 650.00   |
| 417374 | 05/21/2009 | PAY |      | 05/22/2009 | A | Y | PR-CASH                        | -700.00  |
| 423778 | 06/19/2009 | PAY |      | 06/22/2009 | A | Y | PR-CASH                        | -700.00  |
| 436296 | 08/18/2009 | PAY |      | 08/19/2009 | A | Y | PR Cash                        | -700.00  |
| 443015 | 09/18/2009 | PAY |      | 09/21/2009 | A | Y | PR-CASH                        | -257.00  |
| 462799 | 12/18/2009 | PAY | HOCI | 12/21/2009 | A | Y | PR-CASH                        | -1205.00 |
| 464261 | 12/29/2009 | +EN | HOCI | 12/13/2009 | A | Y | HOM001518 B20E P 232           | 1068.00  |
| 464286 | 12/29/2009 | REN | HOCI | 12/13/2009 | A | Y | HOM001518 #30 Halifax Raod     | 5480.00  |
| 468749 | 01/20/2010 | SER | HOCI | 12/13/2009 | A | Y | SOLGEO1 service charge         | 411.00   |
| 468754 | 01/19/2010 | PAY |      | 01/20/2010 | A | Y | PR-CASH                        | -503.00  |
| 475861 | 02/18/2010 | PAY |      | 02/19/2010 | A | Y | PR-CASH                        | -260.00  |
| 477012 | 02/23/2010 | PAY |      | 02/24/2010 | A | Y | PR-CASH                        | -243.00  |
| 484926 | 03/26/2010 | PAY |      | 03/26/2010 | A | Y | PR CASH                        | -505.00  |
| 493666 | 05/04/2010 | PAY |      | 05/04/2010 | A | Y | PR-CASH                        | -505.00  |
| 502494 | 06/10/2010 | PAY |      | 06/10/2010 | A | Y | PR-CASH                        | -255.00  |
| 502556 | 06/10/2010 | PAY |      | 06/11/2010 | A | Y | CC Payment                     | -250.00  |
| 504927 | 06/22/2010 | PAY |      | 06/23/2010 | A | Y | PR-CASH                        | -503.00  |
| 515230 | 08/05/2010 | PAY |      | 08/06/2010 | A | Y | CC Payment                     | -505.00  |
| 519982 | 08/27/2010 | PAY |      | 08/30/2010 | A | Y | PR-CASH                        | -500.00  |
| 527681 | 09/30/2010 | PAY |      | 09/30/2010 | A | Y | PR-CASH                        | -500.00  |
| 534766 | 11/02/2010 | PAY |      | 11/03/2010 | A | Y | PR-CASH                        | -500.00  |
| 545398 | 12/17/2010 | PAY |      | 12/20/2010 | A | Y | PR-CASH                        | -722.00  |
| 549025 | 12/31/2010 | REN | HOCI | 12/13/2010 | A | Y | HOM001518 B20E P232            | 6548.00  |
| 549026 | 12/31/2010 | STA | HOCI | 12/13/2010 | A | Y | Stamps-New Pol-Broker          | 12.00    |
| 550713 | 01/11/2011 | PAY |      | 01/12/2011 | A | Y | PR-CASH                        | -1175.00 |
| 556503 | 02/02/2011 | PAY |      | 02/03/2011 | A | Y | PR-CASH                        | -600.00  |
| 564175 | 03/04/2011 | PAY |      | 03/07/2011 | A | Y | PR-CASH                        | -550.00  |
| 571016 | 04/04/2011 | PAY |      | 04/05/2011 | A | Y | PR-CASH                        | -400.00  |
| 578518 | 05/06/2011 | PAY |      | 05/06/2011 | A | Y | PR-CASH                        | -400.00  |
| 591851 | 06/30/2011 | PAY |      | 06/30/2011 | A | Y | PR-CASH                        | -400.00  |
| 597887 | 07/27/2011 | PAY |      | 07/28/2011 | A | Y | PR-CASH                        | -425.00  |
| 605025 | 08/26/2011 | PAY |      | 08/26/2011 | A | Y | PR-CASH                        | -600.00  |
| 612097 | 09/27/2011 | PAY |      | 09/27/2011 | A | Y | PR-CASH                        | -500.00  |
| 620438 | 10/28/2011 | PAY |      | 10/28/2011 | A | Y | PR-CASH                        | -500.00  |
| 629769 | 12/02/2011 | PAY |      | 12/05/2011 | A | Y | PR-CASH                        | -515.00  |
| 634268 | 12/20/2011 | PAY | HOCI | 12/21/2011 | A | Y | PR-CASH                        | -495.00  |
| 649385 | 02/20/2012 | PAY | HOCI | 02/20/2012 | A | Y | PR-CNB-173988                  | -6560.00 |
| 649897 | 02/22/2012 | REN | HOCI | 02/22/2012 | A | Y | HOM001518 B20E P 232 #30 Halif | 6548.00  |
| 649898 | 02/22/2012 | STA | HOCI | 02/22/2012 | A | Y | Stamp Duty                     | 12.00    |
| 744719 | 03/05/2013 | PAY | HOCI | 03/06/2013 | A | Y | PR-CASH                        | -1100.00 |
| 745105 | 03/07/2013 | REN | HOCI | 02/20/2013 | A | Y | HOM001518 B20E P 232 Halifax R | 6548.00  |
| 745106 | 03/07/2013 | STA | HOCI | 02/20/2013 | A | Y | Stamp Duty                     | 12.00    |
| 751453 | 03/28/2013 | PAY | HOCI | 03/28/2013 | A | Y | PR-CASH                        | -500.00  |
| 758890 | 04/29/2013 | PAY | HOCI | 04/30/2013 | A | Y | PR-CASH                        | -500.00  |

| Item # | Date       | Trn | Type | Due Date   | B | P | Description                    | Amount    |
|--------|------------|-----|------|------------|---|---|--------------------------------|-----------|
| 767836 | 05/31/2013 | PAY | HOCI | 05/31/2013 | A | Y | PR-CASH                        | -500.00   |
| 775025 | 06/27/2013 | PAY | HOCI | 06/28/2013 | A | Y | PR-CASH                        | -400.00   |
| 782741 | 07/26/2013 | PAY |      | 07/26/2013 | A | Y | PR CASH                        | -500.00   |
| 792272 | 08/30/2013 | PAY | HOCI | 08/30/2013 | A | Y | PR-CASH                        | -500.00   |
| 799655 | 09/26/2013 | PAY | HOCI | 09/30/2013 | A | Y | PR-CASH                        | -500.00   |
| 807354 | 10/29/2013 | PAY |      | 10/29/2013 | A | Y | pr cash                        | -500.00   |
| 815170 | 11/28/2013 | PAY | HOCI | 11/28/2013 | A | Y | PR-CASH                        | -500.00   |
| 823663 | 12/23/2013 | PAY | HOCI | 12/24/2013 | A | Y | PR-CASH                        | -560.00   |
| 832332 | 01/28/2014 | PAY | HOCI | 01/29/2014 | A | Y | PR-CASH                        | -560.00   |
| 840461 | 02/27/2014 | REN | HOCI | 02/20/2014 | A |   | HOM001518 B20 E P 232 Halifax  | 6208.00   |
| 840462 | 02/27/2014 | GPD | HOCI | 02/20/2014 | A |   | Government Premium Duty        | 112.90    |
| 840463 | 02/27/2014 | STA | HOCI | 02/20/2014 | A |   | Stamp Duty                     | 12.00     |
| 841299 | 02/27/2014 | PAY | HOCI | 02/28/2014 | A | Y | PR-CASH                        | -650.00   |
| 848372 | 03/27/2014 | PAY | HOCI | 03/28/2014 | A | Y | PR-CASH                        | -500.00   |
| 856878 | 04/28/2014 | PAY | HOCI | 04/28/2014 | A | Y | PR-CASH                        | -500.00   |
| 865597 | 05/28/2014 | PAY |      | 05/28/2014 | A | Y | PR CASH                        | -500.00   |
| 874232 | 06/27/2014 | PAY | HOCI | 06/27/2014 | A | Y | PR-CASH                        | -500.00   |
| 883310 | 07/31/2014 | PAY | HOCI | 07/31/2014 | A | Y | PR-CASH                        | -500.00   |
| 890940 | 08/29/2014 | PAY | HOCI | 08/29/2014 | A | Y | PR-CASH                        | -500.00   |
| 897947 | 09/26/2014 | PAY | HOCI | 09/26/2014 | A | Y | PR-CASH                        | -400.00   |
| 906896 | 10/29/2014 | PAY | HOCI | 10/30/2014 | A | Y | PR-CASH                        | -500.00   |
| 914732 | 11/28/2014 | PAY | HOCI | 11/28/2014 | A | Y | PR-CASH                        | -500.00   |
| 922901 | 12/24/2014 | PAY | HOCI | 12/29/2014 | A | Y | PR-CASH                        | -500.00   |
| 929131 | 01/22/2015 | PAY |      | 01/22/2015 | A | Y | PR CASH                        | -500.00   |
| 938675 | 02/26/2015 | REN | HOCI | 02/26/2015 | A |   | HOM001518 ~ Halifax Rd         | 5767.00   |
| 938676 | 02/26/2015 | GPD | HOCI | 02/26/2015 | A |   | Government Premium Duty        | 105.86    |
| 938677 | 02/26/2015 | STA | HOCI | 02/26/2015 | A |   | Stamp Duty                     | 12.00     |
| 938944 | 02/26/2015 | PAY | HOCI | 02/26/2015 | A | Y | PR-CASH                        | -282.90   |
| 938945 | 02/26/2015 | PAY | HOCI | 02/26/2015 | A | Y | PR-CASH                        | -367.10   |
| 948261 | 03/30/2015 | PAY | HOCI | 03/30/2015 | A | Y | PR-CASH                        | -500.00   |
| 957541 | 05/01/2015 | PAY | HOCI | 05/04/2015 | A | Y | PR-CASH                        | -500.00   |
| 964720 | 05/28/2015 | PAY | HOCI | 05/31/2015 | A | Y | PR-CASH                        | -500.00   |
| 972240 | 06/26/2015 | PAY | HOCI | 06/29/2015 | A | Y | PR-CASH                        | -400.00   |
| 981237 | 07/29/2015 | PAY | HOCI | 07/30/2015 | A | Y | PR-CASH                        | -500.00   |
| 988994 | 08/28/2015 | PAY | HOCI | 08/28/2015 | A | Y | PR-CASH                        | -450.00   |
| 997322 | 09/28/2015 | PAY | HOCI | 09/29/2015 | A | Y | PR-CASH                        | -500.00   |
| 999FT4 | 10/27/2015 | PAY | HOCI | 10/27/2015 | A | Y | Cash                           | -400.00   |
| 999PL4 | 11/25/2015 | PAY | HOCI | 11/25/2015 | A | Y | PR-CASH                        | -500.00   |
| 999YZ1 | 12/21/2015 | PAY | HOCI | 12/21/2015 | A | Y | PR-CASH                        | -550.76   |
| 99B8GC | 01/27/2016 | PAY | HOCI | 01/27/2016 | A | Y | Cash                           | -500.00   |
| 99BK6Z | 02/26/2016 | REN | HOCI | 02/26/2016 | A |   | HOM001518 - Halifax Road       | 5767.00   |
| 99BK70 | 02/26/2016 | GPD | HOCI | 02/26/2016 | A |   | Government Premium Duty        | 105.86    |
| 99BK71 | 02/26/2016 | STA | HOCI | 02/26/2016 | A |   | Stamp Duty                     | 12.00     |
| 99BK7W | 02/25/2016 | PAY | HOCI | 02/26/2016 | A | Y | PR-CASH                        | -217.00   |
| 99BK7X | 02/25/2016 | PAY | HOCI | 02/26/2016 | A | Y | PR-CASH                        | -283.00   |
| 99BSNR | 03/24/2016 | REN | HOCI | 03/24/2016 | A |   | Reverse-Incorrect amt 2015 fig | -5767.00  |
| 99BSNS | 03/24/2016 | GPD | HOCI | 03/24/2016 | A |   | Government Premium Duty revers | -105.86   |
| 99BSNT | 03/24/2016 | STA | HOCI | 03/24/2016 | A |   | Stamp DutyReverse              | -12.00    |
| 99BSP2 | 03/24/2016 | REN | HOCI | 03/24/2016 | A |   | BLK 20E PCL#232 #30 HalifaxRd  | 4563.00   |
| 99BSP3 | 03/24/2016 | GPD | HOCI | 03/24/2016 | A |   | Government Premium Duty        | 83.76     |
| 99BSP4 | 03/24/2016 | STA | HOCI | 03/24/2016 | A |   | Stamp Duty                     | 12.00     |
| 99BTNQ | 03/29/2016 | PAY | HOCI | 03/30/2016 | A | Y | PR-CASH                        | *-400.00  |
| 99C3K5 | 04/28/2016 | PAY | HOCI | 04/28/2016 | A | Y | PR-CASH                        | *-400.00  |
| 99CDXQ | 05/30/2016 | PAY | HOCI | 05/30/2016 | A | Y | PR-CASH                        | *-400.00  |
| 99CP2Y | 06/28/2016 | PAY | HOCI | 06/28/2016 | A | Y | PR-CASH                        | *-400.00  |
| 99CYL8 | 07/27/2016 | PAY | HOCI | 07/27/2016 | A | Y | PR-CASH                        | *-350.00* |

Amount agreed to be paid was CIB \$500.00

Should be CIB \$500.00

| Item # | Date       | Trn | Type | Due Date   | B | P | Description        | Amount             |
|--------|------------|-----|------|------------|---|---|--------------------|--------------------|
| 99D8W7 | 08/30/2016 | PAY | HOCI | 08/31/2016 | A | Y | Card Payment       | <del>-400.00</del> |
| 99DKM2 | 09/28/2016 | PAY | HOCI | 09/28/2016 | A | Y | PR-CASH            | <del>-400.00</del> |
| 99DVQB | 10/28/2016 | PAY | HOCI | 10/31/2016 | A | Y | PR-CASH            | <del>-400.00</del> |
| 99F388 | 11/25/2016 | PAY | HOCI | 11/25/2016 | A | Y | PR - CASH          | <del>-400.00</del> |
|        |            |     |      |            |   |   | Balance:           | 825.76             |
|        |            |     |      |            |   |   | Balance with PDCs: | 825.76             |



SCOTIABANK & TRUST (CAYMAN) LIMITED

CAYMAN ISLANDS

10785

07/25/2013

S/S

(means "we", "us", "our" and the "Bank")

**STANDING ORDER AUTHORIZATION AGREEMENT (the "Agreement")**

|   |                       |
|---|-----------------------|
| Reference number:   | 13932                 |
| ScotiaLine*/Credit Card Account Number ("Credit Account") | 5123968010800018      |
| Currency of Credit Account                                | KYD                   |
| Debit Account Number ("Debit Account")                    | 5569                  |
| Currency of Debit Account                                 | KYD                   |
| Debit Account Holder Name                                 | <b>GEORGE SOLOMON</b> |

**You agree to the following:**

By signing this Agreement, the undersigned ("you" and "your") authorizes us to debit your Debit Account as instructed below and to credit the proceeds to the Credit Account (the "standing order request"). You also authorize us to debit the Debit Account with the amount of the fee for this service, currently CI\$0.00 which is subject to change. **Please note that the payment will be processed one (1) business day before the payment due date indicated on your ScotiaLine or ScotiaLine Gold statement or credit card statement. You also agree to ensure that sufficient cleared funds are available in the Debit Account at least two (2) business days before the payment due date to cover the amount of this standing order request.**

You instruct us to credit the Credit Account with the:

- Total minimum payment due amount<sup>†</sup> (as indicated on the ScotiaLine or ScotiaLine Gold statement or credit card statement)
- Total minimum payment due amount<sup>†</sup> (as indicated on the ScotiaLine or ScotiaLine Gold statement or credit card statement) plus a fixed amount of \_\_\_\_\_ in KYD
- Full statement balance (as indicated on the ScotiaLine or ScotiaLine Gold statement or credit card statement)
- \_\_\_\_\_ of the full statement balance (as indicated on the ScotiaLine or ScotiaLine Gold statement or credit card statement) to a maximum amount of \_\_\_\_\_ in KYD

- Note that the percentage payment amount must be equal to or greater than the required minimum monthly percentage payment amount as indicated on the ScotiaLine or ScotiaLine Gold statement or credit card statement.
- If the percentage payment amount specified is less than the required minimum dollar payment amount of \_\_\_\_\_, the minimum dollar payment amount will be applied to the Credit Account.
- If the ScotiaLine or ScotiaLine Gold statement or credit card statement balance is less than the required minimum dollar payment amount, the balance will be paid in full.

If the Debit Account is a ScotiaLine, ScotiaLine Gold or a Scotiabank credit card account, the transaction will be treated as a cash advance in accordance with the terms of the applicable agreement.

<sup>†</sup>Please note that the total minimum payment due amount consists of the minimum payment amount, the past due amount and the over-limit amount.

Payments will start on the payment due date shown on the next ScotiaLine or ScotiaLine Gold statement or credit card statement that is generated and will continue for each of the following payment due dates indicated on the ScotiaLine or ScotiaLine Gold statement or credit card statement for 999 payments. In the event that the payment due date falls on a non-business day or a holiday, the payment will be processed on the previous business day.

For transactions involving foreign currencies, we will determine the applicable foreign exchange rate at the time of posting the transaction to the Credit Account.

#### **Account information**

You are responsible for letting us know if there are any changes to the Debit Account, the Credit Account or if there are changes to any of the information contained in this Agreement, including without limitation, changes in the ownership of the Debit Account, at least 4 business days before the next scheduled payment due date. All changes must be submitted to us in writing and you also agree to provide us with another Agreement, if required.

#### **Disclosure of information to third parties**

Subject to any applicable confidentiality and privacy laws in the country where you maintain the Debit Account, we will disclose information about you and your Debit Account to Payees and to other third parties about transfers you make:

1. where it is necessary for completing the transfers;
2. in order to verify the existence and condition of your Credit Account with a third party;
3. if we are required pursuant to legal process or subpoena;
4. if we are required to do so under any law, by any authority, regulator, statutory body, governmental body or agency; or
5. if disclosure is necessary to protect our interests.

In addition, by accepting the terms of this Agreement, you consent to and acknowledge that in the course of providing this service to you in relation to your accounts, certain of our employees and employees within the Scotiabank Group<sup>o</sup> as well as our service providers in and out of the country may have access to your account information to use, store and distribute as necessary to provide such services.

We may use third party service providers to process or handle your information on our behalf and to assist us with various services and you acknowledge that we may release information about you to them and to members of the Scotiabank Group. When information is provided to our service providers, we will require them to protect the information in a manner that is consistent with our privacy policies and practices.

You also acknowledge that in the event that a third party service provider is located in a foreign jurisdiction, your information may be processed and stored in that foreign jurisdiction and those foreign governments, courts or law enforcement or regulatory agencies may be able to obtain disclosure of your information through the laws of those jurisdictions.

#### **Insufficient funds**

If you have insufficient cleared funds in the Debit Account to cover this standing order request, or if the Debit Account is a deposit account and there is a hold on the account or access to the account is blocked, we will attempt to withdraw the payment amount specified for up to 21 business days after which the standing order request and this Agreement will automatically be cancelled without any further notice to you.

#### **Limitations on our responsibility and limitation on liability**

Except as specifically provided in this Agreement, or prohibited by law, neither the Bank nor our parent company The Bank of Nova Scotia (where applicable) or any of its subsidiaries or affiliated entities, directors, officers, employees or agents will be liable for any losses or damages you suffer in connection with the provision of, the refusal of, or the failure to provide any of the transfer services contemplated in this Agreement except if it was caused by our negligence. You acknowledge this means we are not liable to you in any of the following instances:

- You do not have enough money in your Debit Account to make the transfer.
- If there is a hold on your deposit account or if access to your Debit Account is blocked.

- If the funds in any account maintained by you are subject to legal process or other encumbrances restricting the transfer.
- If there is any delay in completing or failing to provide the transfer for any reason even if this means you are unable to access funds in your Debit Account or Credit Account.
- If there are circumstances beyond our reasonable control (for example, fire, flood, hurricane, interference from an outside source, postal delays) that prevent or delay the transfer or payment from being completed.
- If we have received incomplete or inaccurate information from you involving the Debit Account, Credit Account or transfers to or from your Debit/Credit Accounts.
- If there are changes to the Debit Account or Credit Account unless you have advised us of the change sufficiently in advance.
- Any matter arising from your actions or if you have failed to perform your obligations properly under this Agreement even if you are not at fault.

If an incorrect amount is debited from your Debit Account, we will be responsible for returning the improperly transferred funds to your Debit Account and, if applicable, for late payment related charges to the extent they have been incurred by you. We may require that you provide us with satisfactory written documentation of any late fees before making reimbursement to you. This is our only obligation to you for any payment delays or failure. Also, if you do not follow the terms and conditions in this Agreement or if you do not allow us enough time to complete a standing order request, you alone are responsible for any penalties or late charges on that payment.

Whether we terminate the Agreement with or without cause, in no event will we be responsible for any termination expenses or for any overhead costs associated with the Agreement. Under no circumstances will we or our parent company The Bank of Nova Scotia (where applicable) or any of its subsidiaries or affiliated entities, directors, officers, employees or agents be liable for any special, incidental, consequential, indirect, punitive or exemplary damages or losses, including, without limitation, lost profits or lost revenues or any damages arising in any way from any transactions conducted under this Agreement.

We agree to make reasonable efforts to ensure full performance of the services contemplated under this Agreement. However, we cannot assume responsibility for malfunctions in communication facilities not under our control that may affect the accuracy or timeliness of these instructions.

Except as specifically provided in this Agreement, or prohibited by law, you agree to release us, our parent company The Bank of Nova Scotia (where applicable), its subsidiaries and affiliated entities, and their respective officers, directors, employees and agents (collectively, an "Indemnitee") from any and all liability, and you agree to indemnify and hold the Indemnitee harmless for any loss, damage, payment, legal expense (on a solicitor-client basis) and other cost, as may be applicable, resulting from any transfer service performed, any instruction honoured, processed, settled, changed, cancelled, reversed or refused, or your failure to properly provide information or to follow any procedures set out in this Agreement:

#### Cancellation

You can cancel this Agreement at any time by providing us with fifteen (15) days' prior written notice. We can also cancel this Agreement without reason by giving you thirty (30) days' written notice.

Despite the foregoing, we reserve the right to cancel your use of the service in whole or in part or cancel this Agreement at any time, without prior notice to you, if: (a) your Debit Account is closed or blocked (b) the Debit Account has not been activated or it has expired (in the case of a credit card or ScotiaLine) (d) the Credit Account is closed or blocked, (e) the amount of the transfer exceeds your daily authorized transaction limit<sup>†</sup>, (f) you do not pay any fee required by this Agreement when due, (g) you fail to comply with the terms of this Agreement or any other agreement you have with us, or (h) if any of your accounts with us are not maintained in good standing.

<sup>†</sup>Transaction limits – We may establish and change limits, dollar or otherwise, from time to time on the various transactions which may be available through automated banking services (ABS), any branch banking (ABB) service, point-of-sale (POS), telephone and Internet services, without prior notice to you. Cumulative limits (e.g. daily, weekly or per transaction) vary from country to country and notice of such limits is provided in a readily accessible place in our branches and is available to you upon request.

**Other agreements**

In addition to this Agreement, you agree to be bound by and comply with the terms and conditions of all other agreements you have entered into with us including, without limitation, the account operating agreement, the ScotiaLine or ScotiaLine Gold agreement, cardholder agreement and any other lending agreement. For greater clarity, this Agreement applies to the method of payment for the Credit Account and it does not reduce or diminish in any way any of our rights or any of your obligations set out in any lending agreement, cardholder agreement or in any security agreement including, without limitation, your obligation to make payment to us even if this Agreement is cancelled by you or by us.

**Amendments**

We can add, modify or change the terms and conditions of the services or this Agreement in our sole discretion from time to time. Notice of additional or amended terms and conditions may be given to you through notices in our branches and may also be given through notices in your monthly ScotiaLine or ScotiaLine Gold statement or credit card statement, ATMs or our public Internet sites. If you do not agree with any of the changes, you can stop using the service and cancel this Agreement as described above. However, if you continue using the service after notification of any change(s), this means you agree with and have accepted such change(s).

**Authority to debit account**

This Agreement shall remain in effect and can be relied upon by us until we receive notice of cancellation by any one or more of you.

By signing below, you represent, warrant and guarantee that all persons whose signatures are required to sign on the Debit Account have signed this Agreement below and you will indemnify and hold us harmless from any claims by any other owner of the Debit Account.

GEORGE SOLOMON

Signature 

Date 07/25/2013

Signature \_\_\_\_\_

Date \_\_\_\_\_

◊ Scotiabank Group means collectively, The Bank of Nova Scotia and its subsidiaries and affiliates.

\* Trademarks of The Bank of Nova Scotia, used under licence (where applicable).

**Cayman Insurance Centre (2010)**  
 Accounting Department  
 P.O. Box 10056  
 Grand Cayman, KY1-1001, GC ...  
 Phone: 345-949-4657 Fax: 345-949-8137

|                  |     |                 |
|------------------|-----|-----------------|
| <b>STATEMENT</b> |     | Page 1          |
| ACCOUNT NO.      | CSR | STATEMENT AS OF |
| SOLGEO1          | LC  | 01/09/2017      |
| PRODUCER         |     |                 |

**George & Jean Solomon**  
 P.O. Box 30430  
 Grand Cayman KY1-1202, GC I9

| Itm #              | Trn | Eff Date | Trn Date | Due Date | Description                   | Amount     | Payments/Credits | Balance Due |
|--------------------|-----|----------|----------|----------|-------------------------------|------------|------------------|-------------|
| 99BSP2             | REN | 02/20/16 | 03/24/16 | 03/24/16 | BLK 20E PCL#232 #30 HalifaxRd | \$4,563.00 | \$3,737.24       | \$825.76    |
| Total Balance Due: |     |          |          |          |                               |            |                  | \$825.76    |

IF YOU DO NOT AGREE WITH THIS BALANCE PLEASE CALL THE  
 ACCOUNTS DEPARTMENT

SCOTIABANK & TRUST (CAYMAN) LTD  
P.O. BOX 689 G.T.  
GEORGETOWN, CAYMAN  
Telephone: 345-949-7666

This is your monthly statement.  
Keep it for your records.  
For enquiries please call  
**YOUR BRANCH**

|          |
|----------|
| PAGE NO. |
| 1 of 2   |

ACCOUNT NO. 5123 9680 1080 0018

CUSTOMER NAME JEAN A SOLOMON

| PREVIOUS STATEMENT DATE | STATEMENT DATE | PAYMENT DUE DATE | MINIMUM PAYMENT | OVERDUE PAYMENT | OVERLIMIT AMOUNT | TOTAL MINIMUM PAYMENT |
|-------------------------|----------------|------------------|-----------------|-----------------|------------------|-----------------------|
| 04/12/2016              | 04/01/2017     | 25/01/2017       | 547.00          | 0.00            | 232.10           | 779.10                |

AN OVERLIMIT FEE WAS ASSESSED WHEN YOUR ACCOUNT BALANCE EXCEEDED THE ESTABLISHED CREDIT LIMIT ON 01/01/17.

As part of normal audit procedures, KPMG are confirming customer account balances. If any discrepancy exists between the statement and your records contact Douglas King at 345 914 4386 or douglasking1@kpmg.ky

| DATE OF TRANS. | DATE OF POSTING | REFERENCE NO.     | TRANSACTIONS                    | DEBIT/CREDIT(-) AMOUNT |
|----------------|-----------------|-------------------|---------------------------------|------------------------|
| 07/12/16       | 07/12/16        | 8512396P600XV0XBQ | ABM WITHDRAWAL GEORGETOWN, G KY | 150.00                 |

| PREVIOUS BALANCE | PURCHASES | CASH ADVANCES | OTHER DEBITS | INTEREST CHARGES | PAYMENTS & CREDITS |
|------------------|-----------|---------------|--------------|------------------|--------------------|
| 17,487.19        | 130.83    | 975.00        | 20.00        | 144.08           | 525.00             |

| AVG. DAILY BALANCE OF PURCHASES | AVG. DAILY BALANCE OF CASH ADVANCES | CREDIT LIMIT | AVAILABLE CREDIT | DAYS IN BILLING CYCLE | NEW BALANCE |
|---------------------------------|-------------------------------------|--------------|------------------|-----------------------|-------------|
| 14,394.03                       | 3,467.50                            | 18,000       | 0                | 31                    | 18,232.10   |

| PERCENTAGE RATES | ANNUAL | DAILY PERIODIC |
|------------------|--------|----------------|
| PURCHASES        | 9.50%  | .02602%        |
| CASH ADVANCES    | 9.50%  | .02602%        |

|                                      |
|--------------------------------------|
| PAYMENT MADE<br>Please record amount |
|--------------------------------------|

Please detach here and return lower portion with your payment. Payments may be made at any Scotiabank Branch. Payments may also be mailed to the Scotiabank address below. For other options, please ask a Scotiabank Branch or Contact Centre for more information.

| ACCOUNT NO.         | BALANCE ON STATEMENT | PAYMENT DUE DATE | TOTAL MINIMUM PAYMENT DUE |
|---------------------|----------------------|------------------|---------------------------|
| 5123 9680 1080 0018 | 18,232.10            | 25/01/2017       | 779.10                    |

|  |  |  |                                       |                        |
|--|--|--|---------------------------------------|------------------------|
| AMOUNT PAID<br>Please check (✓) the box that applies | <input type="checkbox"/> MINIMUM PAYMENT | <input type="checkbox"/> TOTAL BALANCE | <input type="checkbox"/> OTHER AMOUNT | Please write in amount |
|  | 779.10                                   | 18,232.10                              |                                       |                        |

JEAN A SOLOMON  
GEORGE SOLOMON  
P.O. BOX 30430  
SEVEN MILE BEACH  
GRAND CAYMAN KY1-1202

10785

SCOTIABANK & TRUST (CAYMAN) LTD  
P.O. BOX 689 G.T.  
GEORGETOWN, CAYMAN  
Telephone: 345-949-7666

SCOTIABANK & TRUST (CAYMAN) LTD  
P.O. BOX 689 G.T.  
GEORGETOWN, CAYMAN  
Telephone: 345-949-7666

This is your monthly statement.  
Keep it for your records.  
For enquiries please call  
YOUR BRANCH

|          |
|----------|
| PAGE NO. |
| 2 of 2   |

ACCOUNT NO. 5123 9680 1080 0018

CUSTOMER NAME JEAN A SOLOMON

| PREVIOUS STATEMENT DATE | STATEMENT DATE | PAYMENT DUE DATE | MINIMUM PAYMENT | OVERDUE PAYMENT | OVERLIMIT AMOUNT | TOTAL MINIMUM PAYMENT |
|-------------------------|----------------|------------------|-----------------|-----------------|------------------|-----------------------|
| 04/12/2016              | 04/01/2017     | 25/01/2017       | 547.00          | 0.00            | 232.10           | 779.10                |

| DATE OF  |          | REFERENCE NO.     | TRANSACTIONS   | DEBIT/CREDIT(-)<br>AMOUNT |
|----------|----------|-------------------|--|---------------------------|
| TRANS.   | POSTING  |                   |  |                           |
| 09/12/16 | 09/12/16 | 8512396P800XV1GVR | CASH ADVANCE GEORGETOWN, G KY                              | 300.00                    |
| 12/12/16 | 12/12/16 | 8512396PB00XV2E5Q | CASH ADVANCE GEORGETOWN, G KY                              | 50.00                     |
| 19/12/16 | 19/12/16 | 8512396PJ00XV4JGQ | PAYMENT-THANK YOU  | 525.00                    |
| 20/12/16 | 20/12/16 | 8512396PK00XV4W9A | CASH ADVANCE GEORGETOWN, G KY                              | 475.00                    |
| 23/12/16 | 23/12/16 | 7553077PN1AMWT6R3 | PENHA MAIN OFFICE GEORGE TOWN KA<br>##6360 73.00 US DOLLAR | 60.83                     |
| 01/01/17 | 01/01/17 | F10480001000N1000 | ANNUAL FEE   | 70.00                     |
| 01/01/17 | 01/01/17 |                   | OVERLIMIT FEE  | 20.00                     |
| 04/01/17 | 04/01/17 | *FINANCE CHARGE*  | PURCH 116.11 CASH ADV 27.97                                | 144.08                    |