

IN THE SUMMARY COURT AT GEORGE TOWN

CAUSE NO: SC 88 OF 2018

BETWEEN:

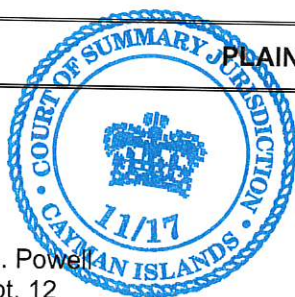
THE PROPRIETORS STRATA PLAN NO 360

Plaintiff

AND

(1) RICHARD POWELL  
(2) DONNA C. POWELL

Defendant



PLAINT



TO:

Richard Powell and Donna C. Powell  
Garden Retreat – Block 5, Apt. 12  
P.O. Box 10692, APO  
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 Complaint on you, counting the day of service, you must either satisfy the claim or return to the Court Office, P.O. Box 495 GT, George Town, Grand Cayman, the accompanying Acknowledgement of Service 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 Acknowledgment of Service form.

If you fail to satisfy the claim or to return the Acknowledgment 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 4 day of May 2018

**See overleaf for particulars of the Plaintiff's claim**

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## PARTICULARS OF CLAIM

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1. The Plaintiff is a strata corporation consisting of all Strata Proprietors contained in Strata Plan No. 360 pursuant to section 5(1) of the Strata Titles Registration Law (2013 Revision) (hereinafter "the Law"). The Plaintiff's address for service is care of its Attorneys, HSM Chambers, 68 Fort Street, George Town, P.O. Box 31726, Grand Cayman, KY1-1207, Cayman Islands.
2. The Defendants are individuals who reside in the Cayman Islands with a mailing address of P.O. Box 10692, APO, Grand Cayman, Cayman Islands. The Defendants are the registered proprietors of the property known and situate as Registration Section George Town South Block 14D Parcel No. 428H12, Garden Retreat, Apartment No. 12 ("the Property"), a residential development subject of Strata Plan No. 360. Exhibited as "POC1" is a copy of the Cayman Islands Land Registry Search.
3. The Duties and Powers of Strata Plan No. 360 are set out in section 6 of the Law, which states *inter alia*, as follows:

*"...(2) The powers of a corporation include the following- (a) to establish a fund for administrative expenses sufficient in the opinion of such corporation for the control, management and administration of the common property, for the payment of any premiums of insurance and for the discharge of any of its other obligations; (b) to determine, from time to time, the amounts to be raised for the fund referred to in paragraph (a) and to raise amounts so determined by levying contributions on the proprietors in proportion to the unit entitlement of their respective lots."*

Exhibited as "POC2" is a copy of the relevant pages to the Strata Titles Registration Law (2013 Revision).

4. The Plaintiff exercised such powers by both establishing a fund for administrative expenses and by determining from time to time the amounts to be raised for the fund for administrative expenses.
5. In accordance with section 21 of the Law the control, management, administration, use and enjoyment of Strata Plan No. 360 must be regulated by Bylaws. The Bylaws state, *inter alia*, as follows:

*"...4.2 Pay all rates, taxes, charges, outgoings and assessments, and any other costs that may be payable in respect of his Strata Lot; 4.3 Pay to the Corporation within thirty one*

(31) days of demand... (a) his share, based on Unit Entitlement, of the contributions or assessments necessary to establish and maintain a fund for administrative expenses sufficient in the opinion of the Corporation, for control, management and administration of the Common Property, for the payment of insurance premiums and for the discharge of any of the other obligations of the Corporation; and (b) all other costs and expenses related to his Strata Lot and incurred by the Corporation in connection with the performances of its duties under the Law and under these By-Laws. For the avoidance of doubt, these costs and expenses include (and are taken to have always included) any legal fees incurred by the Corporation in enforcing these By-laws.... (i) in the event of any such payment not being within thirty one (31) days of such demand he shall pay interest thereon at a rate equal to the KYD (Cayman Islands Dollars) Prime Rate as at the date of default, plus ten percent (10%) per annum, subject to a maximum interest rate of eighteen percent (18%) per annum, which interest shall accrue from day to day until payment. In addition, he shall pay a monthly administration fee, the amount of which will be determined annually at the Annual General meeting..."

Exhibited as "POC3" is a copy of the relevant pages of the Bylaws.

6. The Defendants made two payments towards strata fees from the time the Property was purchased in 2003. The first was on 31 Aug 2005, however the Defendants were back in debt the following month. The second was on 15 April 2006 when the Strata gave all owners a partial refund of a Hurricane Ivan Special Assessment. The Defendants were in default as of the first of the following month, and have remained in debt since then. Statements of Account are emailed to the Defendants on a monthly basis.
7. The Defendants defaulted on their strata payments and as of 25 April 2018, owed to the Plaintiff is the principal sum of CI\$6,662.07. Upon non-payment of the monthly contributions due to the Plaintiff, the Plaintiff added finance charges (interest) in accordance with section 4.3(b)(i) and applied as interest charges to the Defendants' account. The rate of interest has varied throughout this period as the prime rate has progressively increased, however it currently stands at 14.5% per annum. Exhibited as "POC4" is a copy of the Defendants' account showing all strata fees charges, any payments made by the Defendant.
8. In breach of the Defendants' obligations under the Bylaws, the Defendants have failed to make full payment to the Plaintiff notwithstanding a Demand for the monies served upon the First Defendant on 22 February 2018. A payment of CI\$1,000.00 was made by the First Defendant to HSM

Chambers, the Plaintiff's attorneys, on or around 13 April 2018. This has not been reflected in the aforementioned statement of account. Despite subsequent demand the arrears remain.

9. As a result of the above, the Plaintiff is entitled to the relief claimed in this proceeding.

**AND THE PLAINTIFF** claims:

- a) CI\$5045.00 being the principal sum due;
- b) CI\$909.33 pre judgment interest from 31 March 2006 to 30 April 2018 in accordance with the Strata Bylaws at the rate of 14.5% per annum being CI\$2.25 per diem;
- c) Post judgment interest from 1 May 2018 in accordance with the Strata Bylaws at the rate of 14.5% per annum being CI\$2.00 per diem;
- d) Alternatively pre- and post-judgment interest in accordance with Section 34 of the Judicature Law (2017 Revision) and the Judgment Debts (Rates of Interest) Rules, 2012 at the rate of 2.38% per annum being CI\$0.33 per diem;
- e) CI\$175.00 fixed costs pursuant to Section 11 of the *Summary Court Rules 2004* and such further and other costs as the Court may deem just; and
- f) Such further and other relief as this Court may deem just.

HSM Chambers  
**HSM Chambers**  
Attorneys for the Plaintiff

## INDORSEMENT

The principal amount claimed in respect of the debt is CI\$5045.00 as of the date of filing. The amount of the filing fees to commence the proceeding is CI\$25.00 (US\$30.49). The fixed fee to commence the proceeding is CI\$175.00. If, within the time for returning the acknowledgement of service, the Defendants pay the plaintiff or its attorneys-at-law the total amount claimed in principal and the costs of issuing the Plaintiff, further proceedings will be stayed. The money must be paid to the plaintiff or to its attorneys-at-law.

## INDORSEMENT REGARDING INTEREST

1. The contractual term upon which interest is claimed is set out in paragraph 5 above;
2. The prescribed rate of interest is 14.5% per annum in accordance with the Bylaws at a rate of CI\$2.00 per diem;
3. Alternatively, at a rate of 2.38% per annum in accordance with Section 34 of the Judicature Law (2017 Revision) and the Judgment Debts (Rates of Interest) Rules, 2012 at a rate of CI\$0.33 per diem; and
4. The date from which interest is payable is 31 March 2006.

This Plaintiff was filed by HSM Chambers, Attorneys-at-Law for the Plaintiff whose address for service is 68 Fort Street, George Town, PO Box 31726, Grand Cayman, KY1-1207, Cayman Islands (ref: 419896.0003).

IN THE SUMMARY COURT AT GEORGE TOWN

CAUSE NO: SC OF 2018

BETWEEN:

THE PROPRIETORS STRATA PLAN NO 360

Plaintiff

AND

(1) RICHARD POWELL  
(2) DONNA C. POWELL

Defendant

**ACKNOWLEDGMENT OF SERVICE**

1. State Defendant's name and address:--

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 Plaintiff is acknowledged accordingly.

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

Dated this      day of      2018.

**See overleaf**

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**PARTICULARS OF DEFENCE**

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1. *[Here set out in numbered paragraphs the grounds upon which the Plaintiff claims that the Defendant is indebted to him or is liable to pay damages to him]*

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

**REMINDER** -This form must be taken or sent to the Court Office, P.O. Box 495, Grand Cayman KY1-1106 within 14 days of receipt otherwise a default judgment may be entered against you.

IN THE SUMMARY COURT AT GEORGE TOWN

CAUSE NO: SC OF 2018

BETWEEN:

THE PROPRIETORS STRATA PLAN NO 360

Plaintiff

AND

(1) RICHARD POWELL  
(2) DONNA C. POWELL

Defendant

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EXHIBIT "POC1"

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IN THE SUMMARY COURT AT GEORGE TOWN

CAUSE NO: SC OF 2018

 BETWEEN:

THE PROPRIETORS STRATA PLAN NO 360

Plaintiff

AND

(1) RICHARD POWELL  
(2) DONNA C. POWELL

Defendant

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EXHIBIT "POC2"

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**CAYMAN ISLANDS**



Supplement No. 14 published with Gazette No. 21 of 21st October, 2013.

**STRATA TITLES REGISTRATION LAW**

**(2013 Revision)**

Law 14 of 1973 consolidated with Laws 1 of 1983, 14 of 1994, 8 of 2005 and 10 of 2012.

Revised under the authority of the Law Revision Law (1999 Revision).

Originally enacted:

Law 14 of 1973-25th October, 1973  
Law 1 of 1983-22nd February, 1983  
Law 14 of 1994-23rd September, 1994  
Law 8 of 2005-24th February, 2005

- (f) contain such other particulars and be accompanied by such certificates and other documents as may be prescribed.
- (2) The reference of the parcel and the number of the strata lot shall together be a sufficient reference to a strata lot.
- (3) The common boundary between any two strata lots or between a strata lot and common property shall, unless otherwise specified in the relevant strata plan, be the boundary line or the centre line of the floor, wall or ceiling between such strata lots or between such strata lot and the common property, as the case may be.
- (4) The unit entitlement of each strata lot shall, as respects the proprietor of such strata lot, determine-
  - (a) the quantum of his share in the relevant corporation; and
  - (b) the proportion payable by him of contributions levied pursuant to paragraph (b) of section 6(2).

### **PART III- Corporations**

5. (1) The proprietors of all the strata lots contained in any strata plan shall, upon registration of the strata plan, become a body corporate (hereafter referred to as "a corporation") under the name "The proprietors, Strata Plan No." (with the appropriate number of the strata plan inserted in the blank space).

Establishment of a corporation

(2) Every corporation shall have perpetual succession, a common seal and be capable of suing and being sued in its name.

(3) Any enactment providing for the incorporation, regulation and winding-up of companies shall not apply to corporations.

6. (1) The duties of a corporation shall include the following-

Duties and powers of a corporation

- (a) to insure and keep insured the building to the replacement value thereof against fire, earthquake, hurricane and such other risks as may be prescribed, unless the proprietors by super-majority resolution otherwise determine;
- (b) to effect such insurance as it may be required by law to effect;
- (c) to insure against such risks other than those referred to elsewhere in this subsection as the proprietors may, from time to time by unanimous resolution, determine;
- (d) subject to section 23(2) and (3) and to such conditions as may be prescribed, to apply insurance moneys received by it in respect of damage to the building in rebuilding and reinstating the building so far as it may be lawful so to do;

- (e) to pay premiums on any policies of insurance effected by it;
- (f) to keep in a state of good and serviceable repair and properly maintain the common property;
- (g) to comply with notices or orders by any competent public or local authority requiring repairs to, or work to be done in respect of, the parcel; and
- (h) to comply with any reasonable request for the names and addresses of the members of the executive committee.

(2) The powers of a corporation include the following-

- (a) to establish a fund for administrative expenses sufficient in the opinion of such corporation for the control, management and administration of the common property, for the payment of any premiums of insurance and for the discharge of any of its other obligations;
- (b) to determine, from time to time, the amounts to be raised for the fund referred to in paragraph (a) and to raise amounts so determined by levying contributions on the proprietors in proportion to the unit entitlement of their respective lots;
- (c) to recover from any proprietor, by an action for debt in any court of competent jurisdiction, any sum of money expended by the corporation for repairs to or work done by it or at its direction in complying with any notice or order by a competent public or local authority in respect of that portion of the building which constitutes or includes the strata lot of that proprietor; and
- (d) to enter any strata lot and effect repairs or carry out work pursuant to its duty under paragraph (g) of subsection (1).

(3) Subject to subsection (4), any contribution levied pursuant to subsection (2) shall be due and payable on the passing of a resolution to that effect and in accordance with the terms of such resolution, and may be recovered as a debt by a corporation in an action in any court of competent jurisdiction from the proprietor entitled at the time when such resolution was passed and from the proprietor entitled at the time when such action was instituted, both jointly and severally.

(4) A corporation shall, on the application of a proprietor or any person authorised in writing by him, certify-

- (a) the amount of any contribution determined as the contribution of that proprietor;
- (b) the manner in which such contribution is payable; and
- (c) the extent to which such contribution has been paid by that proprietor,

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Defendant

---

EXHIBIT "POC3"

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*GARDEN RETREAT*  
*THE PROPRIETOR'S STRATA PLAN #360*

**Strata Corporation By-Laws**

**(adopted by resolution of at least two thirds of the entire unit entitlement of the strata lots, at the Annual General Meeting on 5<sup>th</sup> January 2010)**

**GENERAL**

1. In these By-Laws:

**"Common Property"** means so much of the land, grounds drives and ways comprised in the Strata Plan as is not comprised in any Strata Lot;

**"the Corporation"** means the Strata Corporation of Garden Retreat legally known as 'The Proprietors, Strata Plan No. 360'.

**"the Development"** means Garden Retreat residential development the subject of the Strata Plan;

**"Executive Committee"** means the Executive Committee of the Corporation, constituted under these By-laws;

**"the Law"** means The Strata Titles Registration Law (1996) Revision and amendments to it;

**"Proprietor"** means the registered Proprietor for the time being of one or more Strata Lots;

**"the Seal"** means the Common Seal of the Corporation;

**"the Secretary"** means any person appointed to perform the duties of the Secretary of the Corporation;

**"Strata Lot"** means a residential lot shown as such in the Strata Plan, and where the context admits includes all its appurtenances;

- 3.3 secure the repayment of monies borrowed by it and the payment of interest therein by negotiable instrument or charge on unpaid contributions (whether levied or not) or charge over any property vested in it or by combination of those means;
- 3.4 invest as it may determine acting reasonably without the risk to principal any monies in the fund for administrative expenses;
- 3.5 make an agreement with the Proprietor or occupier of any Strata Lot for the provision of amenities or services by it to such Strata Lot or to the Proprietor or occupier thereof;
- 3.6 do all things reasonably necessary for the enforcement of the By-laws and the control, management and administration of the Common Property;
- 3.7 act as the agent of a Proprietor in respect of his Strata Lot in such manner as it is authorised so to do from time to time.

#### **PROPRIETOR'S OBLIGATIONS**

4. A Proprietor shall:
  - 4.1 permit the Corporation and its agents, at all reasonable times on forty-eight (48) hours notice (except in the case of emergency when no notice shall be required), to enter his Strata Lot inspecting for the purpose of maintaining, repairing or renewing pipes, wires, cables and ducts for the time being existing in the Strata Lot and capable of being used in connection with the enjoyment of any other Strata Lot or Common Property, or for the purpose of maintaining, repairing or renewing Common Property, or for the purpose of ensuring that the By-laws are being observed;
  - 4.2 pay all rates, taxes, charges, outgoings and assessments, and any other costs that may be payable in respect of his Strata Lot;
  - 4.3 pay to the Corporation within thirty one (31) days of demand:
    - (a) his share, based on Unit Entitlement, of the contributions or assessments necessary to establish and maintain a fund for administrative expenses sufficient, in the opinion of the Corporation, for the control, management and administration

of the Common Property, for the payment of insurance premiums and for the discharge of any of the other obligations of the Corporation; and

- (b) all other costs and expenses related to his Strata Lot and incurred by the Corporation in connection with the performances of its duties under the Law and under these By-Laws. For the avoidance of doubt, these costs and expenses include (and are taken to have always included) any legal fees incurred by the Corporation in enforcing these By-laws.

PROVIDED ALWAYS THAT:

- (i) in the event of any such payment not being made within thirty one (31) days of such demand he shall pay interest thereon at a rate equal to the KYD (Cayman Islands Dollars) Prime Rate as at the date of default, plus ten per cent (10%) per annum, subject to a maximum interest rate of eighteen per cent (18%) per annum, which interest shall accrue from day to day until payment. In addition, he shall pay a monthly administration fee, the amount of which will be determined annually at the Annual General Meeting; and
- (ii) in the event of any such payment (together with any interest accrued and/or administration fees) not being made within 120 days of the due date as the case may be or in the event of his becoming bankrupt or making composition with his creditors or being a corporation entering into liquidation, then, and in any of these events, he shall and does hereby irrevocably authorize the Corporation to enter into possession of his Strata Lot and further does hereby irrevocably appoint the Corporation to be the receiver of the rents and profits of his Strata Lot in each case until such time as the said payments (together with the interest accrued and/or administration fees) have been made by him to the Corporation pursuant to the appointment aforesaid and should the Strata Lot not be rented the Executive Committee is hereby empowered to rent such Strata Lot for such period or periods as it thinks fit in order to recover the monies due and owing to the Corporation, together with all expenses incurred in recovering same and in any case, no action shall be taken by the Strata Corporation with regards to an individual Strata Lot when the Proprietor is deemed to be in good standing and up to date with respect to monies due to the Strata Corporation; and

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Plaintiff

AND

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(2) DONNA C. POWELL

Defendant

---

EXHIBIT "POC4"

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# Garden Retreat Proprietors Strata Plan #360

# Statement

P.O. Box 10895  
Grand Cayman KY1-1007  
Cayman Islands

30-Apr-2018

Please contact Dave Archbold if you have any questions about your statement.  
E-mail: treasurer@gardenretreat.ky  
Tel: 943-6556

To:

Richard and Donna Powell  
PO Box 10692  
Grand Cayman KY1-1006

Amount Due
\$6,662.07

Date	Transaction	Amount	Balance
31-12-2002	Balance forward		
01-12-2003	INV #4. Due 01-12-2003. Opening balance		0.00
02-12-2003	INV #12. Due 02-12-2003.	420.00	420.00
01-01-2004	INV #51. Due 01-01-2004.	210.00	630.00
01-02-2004	INV #98. Due 01-02-2004.	210.00	840.00
23-02-2004	DEP	210.00	1,050.00
01-03-2004	INV #145. Due 01-03-2004.	-630.00	420.00
01-04-2004	INV #195. Due 01-04-2004.	210.00	630.00
01-04-2004	INV #294. Due 01-04-2004.	210.00	840.00
01-05-2004	INV #196. Due 01-05-2004.	210.00	1,050.00
01-06-2004	INV #336. Due 01-06-2004.	210.00	1,260.00
01-06-2004	INV #435. Due 01-06-2004.	210.00	1,470.00
01-06-2004	DEP	210.00	1,680.00
01-07-2004	INV #337. Due 01-07-2004.	-630.00	1,050.00
01-08-2004	INV #474. Due 01-08-2004.	210.00	1,260.00
01-09-2004	INV #521. Due 01-09-2004.	210.00	1,470.00
06-09-2004	DEP	210.00	1,680.00
01-10-2004	INV #571. Due 01-10-2004.	-1,260.00	420.00
01-10-2004	INV #660. Due 01-10-2004.	210.00	630.00
11-10-2004	DEP	1,708.33	2,338.33
11-10-2004	DEP	-1,708.33	630.00
01-11-2004	INV #572. Due 01-11-2004.	-420.00	210.00
01-12-2004	INV #705. Due 01-12-2004.	210.00	420.00
01-01-2005	INV #753. Due 01-01-2005.	210.00	630.00
		250.00	880.00

Current	1-30 Days Past Due	31-60 Days Past Due	61-90 Days Past Due	Over 90 Days Past Due	Amount Due
0.00	550.89	543.41	544.54	5,023.23	\$6,662.07

Payment can be made in person or via on-line transfer to:  
Bank: Butterfield Bank (Cayman Islands) Limited  
Account: Garden Retreat Strata Plan #360  
Account #: 02 101 035628

PLEASE ENSURE YOU REFERENCE YOUR UNIT # TO ENSURE PAYMENT IS APPLIED CORRECTLY TO YOUR ACCOUNT

All accounts with overdue balances beyond the end of the current month will be assessed interest on a monthly basis at the rate of 14.50% (current KYD Prime Rate plus 10%) in accordance with the Strata Bye-Laws., along with a late payment administration fee of \$15 per month.

# Garden Retreat Proprietors Strata Plan #360

# Statement

P.O. Box 10895  
 Grand Cayman KY1-1007  
 Cayman Islands

30-Apr-2018

Please contact Dave Archbold if you have any questions about your statement.  
 E-mail: treasurer@gardenretreat.ky  
 Tel: 943-6556

To:

Richard and Donna Powell  
 PO Box 10692  
 Grand Cayman KY1-1006

Amount Due
\$6,662.07

Date	Transaction	Amount	Balance
01-02-2005	INV #799. Due 01-02-2005.	250.00	1,130.00
01-03-2005	INV #845. Due 01-03-2005.	250.00	1,380.00
01-03-2005	DEP	-1,130.00	250.00
01-04-2005	INV #890. Due 01-04-2005.	250.00	500.00
01-05-2005	INV #936. Due 01-05-2005.	250.00	750.00
01-06-2005	INV #988. Due 01-06-2005.	250.00	1,000.00
01-07-2005	INV #1035. Due 01-07-2005.	250.00	1,250.00
06-07-2005	DEP	-1,000.00	250.00
30-07-2005	INV #1346. Due 30-07-2005.	4.46	254.46
01-08-2005	INV #1082. Due 01-08-2005.	250.00	504.46
31-08-2005	DEP	-750.00	-245.54
01-09-2005	INV #1129. Due 01-09-2005.	279.00	33.46
01-10-2005	INV #1179. Due 01-10-2005.	279.00	312.46
01-11-2005	INV #1226. Due 01-11-2005.	279.00	591.46
30-11-2005	INV #1332. Due 30-11-2005.	45.00	636.46
01-12-2005	INV #1273. Due 01-12-2005.	279.00	915.46
30-12-2005	INV #1345. Due 30-12-2005.	15.00	930.46
01-01-2006	INV #1353. Due 01-01-2006.	279.00	1,209.46
05-01-2006	DEP	-750.00	459.46
01-02-2006	INV #1400. Due 01-02-2006.	343.00	802.46
01-03-2006	INV #1447. Due 01-03-2006.	343.00	1,145.46
07-03-2006	PMT #669 First Choice Ltd. March strata	-343.00	802.46
31-03-2006	INV #FC 7. Due 15-04-2006. Finance Charge	75.00	877.46
01-04-2006	INV #1494. Due 16-04-2006.	343.00	1,220.46

Current	1-30 Days Past Due	31-60 Days Past Due	61-90 Days Past Due	Over 90 Days Past Due	Amount Due
0.00	550.89	543.41	544.54	5,023.23	\$6,662.07

Payment can be made in person or via on-line transfer to:  
 Bank: Butterfield Bank (Cayman Islands) Limited  
 Account: Garden Retreat Strata Plan #360  
 Account #: 02 101 035628

PLEASE ENSURE YOU REFERENCE YOUR UNIT # TO ENSURE PAYMENT IS APPLIED CORRECTLY TO YOUR ACCOUNT

All accounts with overdue balances beyond the end of the current month will be assessed interest on a monthly basis at the rate of 14.50% (current KYD Prime Rate plus 10%) in accordance with the Strata Bye-Laws., along with a late payment administration fee of \$15 per month.

# Garden Retreat Proprietors Strata Plan #360

# Statement

P.O. Box 10895  
 Grand Cayman KY1-1007  
 Cayman Islands

30-Apr-2018

Please contact Dave Archbold if you have any questions about your statement.  
 E-mail: treasurer@gardenretreat.ky  
 Tel: 943-6556

To:

Richard and Donna Powell  
 PO Box 10692  
 Grand Cayman KY1-1006

Amount Due
\$6,662.07

Date	Transaction	Amount	Balance
15-04-2006	CREDMEM #1552. Partial refund of Hurricane Ivan deductible special strata assessment - 2 Bedroom	-1,233.00	-12.54
01-05-2006	INV #1591. Due 01-05-2006.	343.00	330.46
27-05-2006	CREDMEM #1638. Credit to all owners for cost of re-keying door locks post-Ivan reconstruction	-90.00	240.46
01-06-2006	INV #1685. Due 16-06-2006.	343.00	583.46
08-06-2006	PMT #728 FCB. 12 May strata less rekeying credit	-240.46	343.00
01-07-2006	INV #1733. Due 16-07-2006.	343.00	686.00
31-07-2006	INV #FC 59. Due 31-07-2006. Finance Charge	45.00	731.00
01-08-2006	INV #1781. Due 16-08-2006.	343.00	1,074.00
08-08-2006	PMT #FCB 774. #12 June, July, part Aug	-1,000.00	74.00
01-09-2006	INV #1847. Due 16-09-2006.	343.00	417.00
17-09-2006	INV #FC 82. Due 17-09-2006. Finance Charge	15.00	432.00
01-10-2006	INV #1896. Due 16-10-2006.	343.00	775.00
01-11-2006	INV #1943. Due 16-11-2006.	343.00	1,118.00
16-11-2006	INV #FC 96. Due 16-11-2006. Finance Charge	75.00	1,193.00
30-11-2006	PMT #FCB. #12 Strata payment rec'd	-790.00	403.00
01-12-2006	INV #1994. Due 16-12-2006.	343.00	746.00
31-12-2006	INV #FC 114. Due 31-12-2006. Finance Charge	15.00	761.00
01-01-2007	INV #2041. Due 16-01-2007.	343.00	1,104.00
02-01-2007	PMT #FCB. #12 Nov strata + late fees recd	-403.00	701.00
16-01-2007	PMT #FCB 965. #12 strata fees recd	-403.00	298.00
01-02-2007	INV #2090. Due 16-02-2007.	442.00	740.00
01-03-2007	INV #2137. Due 16-03-2007.	442.00	1,182.00

Current	1-30 Days Past Due	31-60 Days Past Due	61-90 Days Past Due	Over 90 Days Past Due	Amount Due
0.00	550.89	543.41	544.54	5,023.23	\$6,662.07

Payment can be made in person or via on-line transfer to:  
 Bank: Butterfield Bank (Cayman Islands) Limited  
 Account: Garden Retreat Strata Plan #360  
 Account #: 02 101 035628

PLEASE ENSURE YOU REFERENCE YOUR UNIT # TO ENSURE PAYMENT IS APPLIED CORRECTLY TO YOUR ACCOUNT

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# Garden Retreat Proprietors Strata Plan #360

P.O. Box 10895  
 Grand Cayman KY1-1007  
 Cayman Islands

# Statement

30-Apr-2018

Please contact Dave Archbold if you have any questions about your statement.  
 E-mail: treasurer@gardenretreat.ky  
 Tel: 943-6556

To:

Richard and Donna Powell  
 PO Box 10692  
 Grand Cayman KY1-1006

Amount Due
\$6,662.07

Date	Transaction	Amount	Balance
01-04-2007	INV #2184. Due 16-04-2007.		
15-04-2007	INV #FC 136. Due 15-04-2007. Finance Charge	442.00	1,624.00
25-04-2007	PMT #FCB 1091. #12 Jan to Mar stata fee recd + late fee	90.00	1,714.00
01-05-2007	INV #2235. Due 16-05-2007.	-1,272.00	442.00
01-06-2007	INV #2282. Due 16-06-2007.	442.00	884.00
01-07-2007	INV #2331. Due 16-07-2007.	442.00	1,326.00
01-08-2007	INV #2379. Due 16-08-2007.	442.00	1,768.00
01-09-2007	INV #2426. Due 16-09-2007.	442.00	2,210.00
01-10-2007	INV #2473. Due 16-10-2007.	442.00	2,652.00
01-11-2007	INV #2524. Due 16-11-2007.	442.00	3,094.00
17-11-2007	INV #FC 234. Due 17-12-2007. Finance Charge	442.00	3,536.00
01-12-2007	INV #2576. Due 16-12-2007.	540.00	4,076.00
03-12-2007	PMT #FCB 1311. #12 April to July strata recd	442.00	4,518.00
07-12-2007	PMT #FCB 1312. #12 Aug to Nov strata fee recd	-1,768.00	2,750.00
01-01-2008	INV #2623. Due 16-01-2008.	-1,768.00	982.00
01-02-2008	INV #2670. Due 16-02-2008.	442.00	1,424.00
29-02-2008	INV #FC 332. Due 29-02-2008. Finance Charge	442.00	1,866.00
01-03-2008	INV #2720. Due 16-03-2008.	75.00	1,941.00
31-03-2008	INV #FC 353. Due 31-03-2008. Finance Charge	442.00	2,383.00
01-04-2008	INV #2772. Due 16-04-2008.	45.00	2,428.00
17-04-2008	PMT #FCB 112231. #12 Nov to Mar past due fees recd	442.00	2,870.00
01-05-2008	INV #2823. Due 16-05-2008.	-2,383.00	487.00
01-06-2008	INV #FC 377. Due 01-06-2008. Finance Charge	442.00	929.00
01-06-2008	INV #2870. Due 16-06-2008.	45.00	974.00
		442.00	1,416.00

Current	1-30 Days Past Due	31-60 Days Past Due	61-90 Days Past Due	Over 90 Days Past Due	Amount Due
0.00	550.89	543.41	544.54	5,023.23	\$6,662.07

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 Account: Garden Retreat Strata Plan #360  
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30-Apr-2018

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To:

Richard and Donna Powell  
 PO Box 10692  
 Grand Cayman KY1-1006

Amount Due
\$6,662.07

Date	Transaction	Amount	Balance
01-07-2008	INV #2920. Due 16-07-2008.		
01-08-2008	INV #2967. Due 16-08-2008.	442.00	1,858.00
01-09-2008	INV #3016. Due 16-09-2008.	442.00	2,300.00
30-09-2008	INV #FC 392. Due 30-09-2008. Finance Charge	442.00	2,742.00
01-10-2008	INV #3064. Due 16-10-2008.	255.00	2,997.00
01-11-2008	INV #3114. Due 16-11-2008.	442.00	3,439.00
30-11-2008	INV #FC 410. Due 30-11-2008. Finance Charge	442.00	3,881.00
01-12-2008	INV #3161. Due 16-12-2008.	210.00	4,091.00
31-12-2008	INV #FC 421. Due 31-12-2008. Finance Charge	442.00	4,533.00
01-01-2009	INV #3208. Due 16-01-2009.	120.00	4,653.00
01-02-2009	INV #3255. Due 04-03-2009.	442.00	5,095.00
28-02-2009	INV #FC 440. Due 28-02-2009. Finance Charge	464.00	5,559.00
01-03-2009	INV #3303. Due 01-04-2009.	52.32	5,611.32
27-03-2009	PMT #FCB 1384. #12 post-dated Feb 16, instructed to deposit on Mar 27	464.00	6,075.32
27-03-2009	PMT #FCB 1385. #12 post-dated Mar 2, instructed to deposit on Mar 27	-2,210.00	3,865.32
01-04-2009	INV #3350. Due 02-05-2009.	-2,210.00	1,655.32
01-04-2009	INV #FC 460. Due 01-04-2009. Finance Charge	464.00	2,119.32
01-05-2009	INV #3397. Due 01-06-2009.	9.01	2,128.33
01-05-2009	INV #FC 484. Due 01-05-2009. Finance Charge	464.00	2,592.33
31-05-2009	INV #FC 500. Due 31-05-2009. Finance Charge	11.20	2,603.53
01-06-2009	INV #3444. Due 02-07-2009.	13.87	2,617.40
01-06-2009	PMT #FCB 1388. #12 bal of Dec, Jan & Feb + overdue int recd	464.00	3,081.40
01-07-2009	INV #3493. Due 01-08-2009.	-928.00	2,153.40
31-07-2009	INV #FC 522. Due 31-07-2009. Finance Charge	464.00	2,617.40
		26.77	2,644.17

Current	1-30 Days Past Due	31-60 Days Past Due	61-90 Days Past Due	Over 90 Days Past Due	Amount Due
0.00	550.89	543.41	544.54	5,023.23	\$6,662.07

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 Account #: 02 101 035628

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 Tel: 943-6556

To:

Richard and Donna Powell  
 PO Box 10692  
 Grand Cayman KY1-1006

Amount Due
\$6,662.07

Date	Transaction	Amount	Balance
01-08-2009	INV #3550. Due 01-09-2009.		
14-08-2009	PMT #12 strata payment recd	464.00	3,108.17
21-08-2009	PMT #FCB. #12 strata fee payment recd	-1,000.00	2,108.17
31-08-2009	INV #FC 541. Due 31-08-2009. Finance Charge	-1,000.00	1,108.17
01-09-2009	INV #3597. Due 02-10-2009.	3.58	1,111.75
01-09-2009	PMT #FCB 1414. #12 bal of June + partial July strata payment recd	464.00	1,575.75
30-09-2009	INV #FC 568. Due 30-09-2009. Finance Charge	-464.00	1,111.75
01-10-2009	INV #3651. Due 01-11-2009.	6.13	1,117.88
01-11-2009	INV #3699. Due 02-12-2009.	464.00	1,581.88
01-11-2009	INV #FC 585. Due 01-11-2009. Finance Charge	464.00	2,045.88
01-12-2009	INV #3746. Due 01-01-2010.	9.40	2,055.28
01-12-2009	INV #FC 598. Due 01-12-2009. Finance Charge	464.00	2,519.28
22-12-2009	PMT #FCB 1446. #12 July to Sept + int charges	5.66	2,524.94
01-01-2010	INV #3793. Due 01-02-2010.	-1,055.28	1,469.66
01-01-2010	INV #FC 608. Due 01-01-2010. Finance Charge	464.00	1,933.66
15-01-2010	PMT #FCB 1447. #12 bal of Sept/partial Oct	8.62	1,942.28
22-01-2010	PMT #FCB 1448. #12 bal of Oct, Nov + late fee	-500.00	1,442.28
25-01-2010	INV #3843. Due 31-03-2010.	-500.00	942.28
01-02-2010	INV #3889. Due 04-03-2010.	1,365.00	2,307.28
25-02-2010	PMT #FCB 0117018. #12 past due Dec, Jan + interest recd	487.00	2,794.28
01-03-2010	INV #3936. Due 01-04-2010.	-942.28	1,852.00
01-04-2010	INV #3983. Due 02-05-2010.	487.00	2,339.00
06-04-2010	PMT #FCB 1101589. #12 Feb & Mar strata fee recd	487.00	2,826.00
30-04-2010	INV #FC 626. Due 30-04-2010. Finance Charge	-974.00	1,852.00
		14.87	1,866.87

Current	1-30 Days Past Due	31-60 Days Past Due	61-90 Days Past Due	Over 90 Days Past Due	Amount Due
0.00	550.89	543.41	544.54	5,023.23	\$6,662.07

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 Account: Garden Retreat Strata Plan #360  
 Account #: 02 101 035628

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 Cayman Islands

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To:

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 PO Box 10692  
 Grand Cayman KY1-1006

Amount Due
\$6,662.07

Date	Transaction	Amount	Balance
01-05-2010	INV #4030. Due 01-06-2010.	487.00	2,353.87
31-05-2010	INV #FC 659. Due 31-05-2010. Finance Charge	35.49	2,389.36
01-06-2010	INV #4077. Due 02-07-2010.	487.00	2,876.36
09-06-2010	PMT #FCB.	-487.00	2,389.36
30-06-2010	INV #FC 683. Due 30-06-2010. Finance Charge	40.30	2,429.66
01-07-2010	INV #4125. Due 01-08-2010.	487.00	2,916.66
01-08-2010	INV #4172. Due 01-09-2010.	487.00	3,403.66
01-08-2010	INV #FC 704. Due 01-08-2010. Finance Charge	41.82	3,445.48
04-08-2010	PMT #12	-487.00	2,958.48
01-09-2010	INV #4220. Due 02-10-2010.	487.00	3,445.48
01-09-2010	INV #FC 724. Due 01-09-2010. Finance Charge	41.32	3,486.80
30-09-2010	CREDMEM #4303.	-2,651.61	835.19
01-10-2010	INV #4267. Due 01-11-2010.	487.00	1,322.19
01-10-2010	INV #FC 749. Due 01-10-2010. Finance Charge	16.90	1,339.09
03-10-2010	CHK #643. Void cheque #643. Insurance settlement retained and applied against outstanding strata fees	0.00	1,339.09
31-10-2010	INV #FC 761. Due 31-10-2010. Finance Charge	22.03	1,361.12
01-11-2010	INV #4315. Due 02-12-2010.	487.00	1,848.12
01-12-2010	INV #FC 1004. Due 01-12-2010. Finance Charges	27.74	1,875.86
01-12-2010	INV #4363. Due 01-01-2011.	487.00	2,362.86
01-12-2010	PMT #FCI 001533. #12 strata fee arrears (part)	-1,000.00	1,362.86
01-01-2011	INV #4410. Due 01-02-2011.	487.00	1,849.86
01-01-2011	INV #FC 1037. Due 01-01-2011. Finance Charges	23.93	1,873.79
21-01-2011	PMT #FCI 1542. #12 Oct & Nov (part) strata fees	-487.00	1,386.79

Current	1-30 Days Past Due	31-60 Days Past Due	61-90 Days Past Due	Over 90 Days Past Due	Amount Due
0.00	550.89	543.41	544.54	5,023.23	\$6,662.07

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 Account: Garden Retreat Strata Plan #360  
 Account #: 02 101 035628

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# Garden Retreat Proprietors Strata Plan #360

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 Cayman Islands

30-Apr-2018

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To:

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 PO Box 10692  
 Grand Cayman KY1-1006

Amount Due
\$6,662.07

Date	Transaction	Amount	Balance
01-02-2011	INV #4459. Due 04-03-2011.		
01-02-2011	INV #FC 1062. Due 01-02-2011. Finance Charges	487.00	1,873.79
05-02-2011	INV #4495. Due 05-02-2011.	24.54	1,898.33
01-03-2011	INV #4507. Due 01-04-2011.	507.00	2,405.33
03-03-2011	INV #FC 1078. Due 03-03-2011. Finance Charges	487.00	2,892.33
01-04-2011	INV #4555. Due 02-05-2011.	34.32	2,926.65
05-04-2011	INV #FC 1120. Due 05-04-2011. Finance Charges	487.00	3,413.65
28-04-2011	PMT #12 Nov to Feb (part) strata fees	43.43	3,457.08
01-05-2011	INV #4602. Due 01-06-2011.	-1,458.00	1,999.08
01-05-2011	INV #FC 1133. Due 01-05-2011. Finance Charges	487.00	2,486.08
01-06-2011	INV #4649. Due 02-07-2011.	28.31	2,514.39
01-06-2011	INV #FC 1158. Due 01-06-2011. Finance Charges	487.00	3,001.39
09-06-2011	PMT #RBC 140640. #12 Payment of arrears (part)	36.17	3,037.56
01-07-2011	INV #4696. Due 01-08-2011.	-972.00	2,065.56
01-07-2011	INV #FC 1182. Due 01-07-2011. Finance Charges	487.00	2,552.56
01-08-2011	INV #4743. Due 01-09-2011.	30.63	2,583.19
02-08-2011	INV #FC 1197. Due 02-08-2011. Finance Charges	487.00	3,070.19
31-08-2011	PMT #FCI 1116187. #12 Mar & Apr (part) strata fees	37.35	3,107.54
01-09-2011	INV #4790. Due 02-10-2011.	-974.00	2,133.54
02-09-2011	INV #FC 1222. Due 02-09-2011. Finance Charges	487.00	2,620.54
01-10-2011	INV #4838. Due 01-11-2011.	31.73	2,652.27
09-10-2011	INV #FC 1243. Due 09-10-2011. Finance Charges	487.00	3,139.27
01-11-2011	INV #4885. Due 02-12-2011.	42.53	3,181.80
03-11-2011	INV #FC 1281. Due 03-11-2011. Finance Charges	487.00	3,668.80
		37.54	3,706.34

Current	1-30 Days Past Due	31-60 Days Past Due	61-90 Days Past Due	Over 90 Days Past Due	Amount Due
0.00	550.89	543.41	544.54	5,023.23	\$6,662.07

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Amount Due
\$6,662.07

Date	Transaction	Amount	Balance
06-11-2011	PMT #FCI 1103420. #12 Apr, May and Jun (part) strata fees	-979.25	2,727.09
01-12-2011	INV #FC 1337. Due 01-12-2011. Finance Charges	40.52	2,767.61
01-12-2011	INV #4932. Due 01-01-2012.	487.00	3,254.61
01-01-2012	INV #FC 1377. Due 01-01-2012. Finance Charges	48.74	3,303.35
01-01-2012	INV #4979. Due 01-02-2012.	487.00	3,790.35
17-01-2012	PMT #FCI 1110255. #12 Arrears June to Sep (Part)	-1,461.00	2,329.35
01-02-2012	INV #5027. Due 03-03-2012.	487.00	2,816.35
05-02-2012	INV #FC 1405. Due 05-02-2012. Finance Charges	42.05	2,858.40
01-03-2012	INV #5074. Due 01-04-2012.	487.00	3,345.40
04-03-2012	INV #FC 1450. Due 04-03-2012. Finance Charges	41.58	3,386.98
01-04-2012	INV #5121. Due 02-05-2012.	487.00	3,873.98
02-04-2012	INV #FC 1483. Due 02-04-2012. Finance Charges	47.68	3,921.66
03-04-2012	PMT #FCI 113506. #12 strata & late fees Sep to Nov 2011 (part)	-974.00	2,947.66
01-05-2012	INV #5168. Due 01-06-2012.	487.00	3,434.66
03-05-2012	INV #FC 1526. Due 03-05-2012. Finance Charges	45.26	3,479.92
01-06-2012	INV #FC 1549. Due 01-06-2012. Finance Charges	48.46	3,528.38
01-06-2012	INV #5215. Due 02-07-2012.	487.00	4,015.38
05-06-2012	PMT #FCI 1113581. #12 Arrears to Jan 2012 (part)	-1,000.00	3,015.38
09-06-2012	PMT #CASH. #12 Arrears to Feb (part)	-500.00	2,515.38
15-06-2012	PMT #FCI 1113588. #12 Arrears to March (Part)	-500.00	2,015.38
22-06-2012	PMT #FCI 1113595. #12 Arrears to April 12 (part)	-500.00	1,515.38
01-07-2012	INV #FC 1565. Due 01-07-2012. Finance Charges	29.96	1,545.34
01-07-2012	INV #5262. Due 01-08-2012.	487.00	2,032.34
01-08-2012	INV #5309. Due 01-09-2012.	487.00	2,519.34

Current	1-30 Days Past Due	31-60 Days Past Due	61-90 Days Past Due	Over 90 Days Past Due	Amount Due
0.00	550.89	543.41	544.54	5,023.23	\$6,662.07

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Amount Due
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Date	Transaction	Amount	Balance
02-08-2012	INV #FC 1597. Due 02-08-2012. Finance Charges	36.63	2,555.97
03-08-2012	PMT #FCI 1113641. #12 May & June (part) strata fees	-740.84	1,815.13
31-08-2012	PMT #FCI 1113674. #12 May & June (part) strata fees plus charges	-740.84	1,074.29
01-09-2012	INV #FC 1618. Due 01-09-2012. Finance Charges	25.97	1,100.26
01-09-2012	INV #5356. Due 02-10-2012.	487.00	1,587.26
01-10-2012	INV #5403. Due 01-11-2012.	487.00	2,074.26
02-10-2012	PMT #CASH. #12 Jun & Jul (part) strata fees	-487.00	1,587.26
06-10-2012	INV #FC 1652. Due 06-10-2012. Finance Charges	28.19	1,615.45
01-11-2012	INV #5450. Due 02-12-2012.	487.00	2,102.45
18-11-2012	INV #FC 1686. Due 18-11-2012. Finance Charges	38.79	2,141.24
01-12-2012	INV #5497. Due 01-01-2013.	487.00	2,628.24
02-12-2012	INV #FC 1756. Due 02-12-2012. Finance Charges	25.24	2,653.48
01-01-2013	INV #5544. Due 01-02-2013.	487.00	3,140.48
13-01-2013	INV #FC 1789. Due 13-02-2013. Finance Charges	53.12	3,193.60
28-01-2013	PMT #FCI 1819. #12 Arrears to Sep12	-1,070.62	2,122.98
01-02-2013	INV #FC 1852. Due 04-03-2013. Finance Charges	28.64	2,151.62
01-02-2013	INV #5591. Due 04-03-2013.	487.00	2,638.62
01-03-2013	INV #FC 1901. Due 01-04-2013. Finance Charges	40.05	2,678.67
01-03-2013	INV #5639. Due 01-04-2013.	487.00	3,165.67
05-03-2013	PMT #FCI 1820. #12 Arrears Sep and Oct (Part)	-535.30	2,630.37
01-04-2013	INV #FC 1939. Due 01-04-2013. Finance Charges	42.40	2,672.77
01-04-2013	INV #5687. Due 02-05-2013.	487.00	3,159.77
11-04-2013	PMT #FCI 1830. #12 Arrears to Nov 12 (Part)	-500.00	2,659.77
01-05-2013	INV #FC 1969. Due 01-05-2013. Finance Charges	41.50	2,701.27

Current	1-30 Days Past Due	31-60 Days Past Due	61-90 Days Past Due	Over 90 Days Past Due	Amount Due
0.00	550.89	543.41	544.54	5,023.23	\$6,662.07

Payment can be made in person or via on-line transfer to:  
 Bank: Butterfield Bank (Cayman Islands) Limited  
 Account: Garden Retreat Strata Plan #360  
 Account #: 02 101 035628

PLEASE ENSURE YOU REFERENCE YOUR UNIT # TO ENSURE PAYMENT IS APPLIED CORRECTLY TO YOUR ACCOUNT

All accounts with overdue balances beyond the end of the current month will be assessed interest on a monthly basis at the rate of 14.50% (current KYD Prime Rate plus 10%) in accordance with the Strata Bye-Laws., along with a late payment administration fee of \$15 per month.

# Garden Retreat Proprietors Strata Plan #360

# Statement

P.O. Box 10895  
 Grand Cayman KY1-1007  
 Cayman Islands

30-Apr-2018

Please contact Dave Archbold if you have any questions about your statement.  
 E-mail: treasurer@gardenretreat.ky  
 Tel: 943-6556

To:

Richard and Donna Powell  
 PO Box 10692  
 Grand Cayman KY1-1006

Amount Due
\$6,662.07

Date	Transaction	Amount	Balance
01-05-2013	INV #5734. Due 01-06-2013.		
17-05-2013	PMT #FCI 1832. #12 Arrear to Dec12 (part)	487.00	3,188.27
21-05-2013	PMT #FCI 1833. #12 Arrears to Jan (Part)	-500.00	2,688.27
01-06-2013	INV #5781. Due 02-07-2013.	-500.00	2,188.27
01-06-2013	INV #FC 2015. Due 01-06-2013. Finance Charges	487.00	2,675.27
01-07-2013	INV #FC 2043. Due 01-07-2013. Finance Charges	37.31	2,712.58
01-07-2013	INV #5828. Due 01-08-2013.	41.88	2,754.46
01-07-2013	PMT #FCI 1840. #12 arrears to Feb (part)	487.00	3,241.46
01-08-2013	INV #5875. Due 01-09-2013.	-487.00	2,754.46
01-08-2013	INV #FC 2065. Due 03-08-2013. Finance Charges	487.00	3,241.46
29-08-2013	PMT #FCI 1857. #12 Arrears to June (Part)	45.54	3,287.00
01-09-2013	INV #FC 2081. Due 01-09-2013. Finance Charges	-1,500.00	1,787.00
01-09-2013	INV #5922. Due 02-10-2013.	33.70	1,820.70
30-09-2013	PMT #FCI 1858. #12 Arrears to June (part)	487.00	2,307.70
01-10-2013	INV #5969. Due 01-11-2013.	-500.00	1,807.70
02-10-2013	INV #FC 2109. Due 02-10-2013. Finance Charges	487.00	2,294.70
01-11-2013	INV #6017. Due 02-12-2013.	33.98	2,328.68
02-11-2013	INV #FC 2134. Due 02-11-2013. Finance Charges	487.00	2,815.68
04-11-2013	PMT #FCI 1874. #12 Arrears to July (part)	39.46	2,855.14
18-11-2013	PMT #FCI 1875. #12 Arrears to Aug (part)	-500.00	2,355.14
01-12-2013	INV #6064. Due 01-01-2014.	-500.00	1,855.14
02-12-2013	INV #FC 2169. Due 02-12-2013. Finance Charges	487.00	2,342.14
31-12-2013	PMT #FCI 1886. Arrears to Sep (Part)	34.03	2,376.17
01-01-2014	INV #FC 2194. Due 01-01-2014. Finance Charges	-500.00	1,876.17
		34.25	1,910.42

Current	1-30 Days Past Due	31-60 Days Past Due	61-90 Days Past Due	Over 90 Days Past Due	Amount Due
0.00	550.89	543.41	544.54	5,023.23	\$6,662.07

Payment can be made in person or via on-line transfer to:  
 Bank: Butterfield Bank (Cayman Islands) Limited  
 Account: Garden Retreat Strata Plan #360  
 Account #: 02 101 035628

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 ENSURE PAYMENT IS APPLIED CORRECTLY TO YOUR  
 ACCOUNT

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# Garden Retreat Proprietors Strata Plan #360

P.O. Box 10895  
 Grand Cayman KY1-1007  
 Cayman Islands

# Statement

30-Apr-2018

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 Tel: 943-6556

To:

Richard and Donna Powell  
 PO Box 10692  
 Grand Cayman KY1-1006

Amount Due  
 \$6,662.07

Date	Transaction	Amount	Balance
01-01-2014	INV #6111. Due 01-02-2014.		
31-01-2014	PMT #FCIB 1121050. #12 Arrears to Nov 13 (part)	487.00	2,397.42
01-02-2014	INV #FC 2222. Due 01-02-2014. Finance Charges	-1,000.00	1,397.42
01-02-2014	INV #6158. Due 04-03-2014.	29.51	1,426.93
17-02-2014	PMT #FCI 1893. #12 Arrears to Dec (part)	487.00	1,913.93
01-03-2014	INV #FC 2250. Due 01-03-2014. Finance Charges	-487.00	1,426.93
01-03-2014	INV #6205. Due 01-04-2014.	28.51	1,455.44
08-03-2014	PMT #FCI 1900. #12 Arrears to Jan (part)	487.00	1,942.44
15-03-2014	PMT #FCB 1901. #12 Arrears to Feb (Part)	-500.00	1,442.44
01-04-2014	INV #FC 2281. Due 01-04-2014. Finance Charges	-500.00	942.44
01-04-2014	INV #6252. Due 02-05-2014.	25.28	967.72
01-05-2014	INV #6299. Due 01-06-2014.	487.00	1,454.72
02-05-2014	INV #FC 2302. Due 02-05-2014. Finance Charges	487.00	1,941.72
30-05-2014	PMT #12 Arrears Feb & Mar (Part)	30.76	1,972.48
01-06-2014	INV #FC 2322. Due 01-06-2014. Finance Charges	-500.00	1,472.48
01-06-2014	INV #6346. Due 02-07-2014.	30.42	1,502.90
13-06-2014	PMT #FCI 1934. #12 Arrears for Mar and Apr (part)	487.00	1,989.90
30-06-2014	PMT #12 Arrears to May (part)	-500.00	1,489.90
01-07-2014	INV #FC 2354. Due 01-07-2014. Finance Charges	-500.00	989.90
01-07-2014	INV #6393. Due 01-08-2014.	25.11	1,015.01
01-08-2014	INV #FC 2369. Due 01-08-2014. Finance Charges	467.00	1,482.01
01-08-2014	INV #6440. Due 01-09-2014.	30.71	1,512.72
25-08-2014	PMT #FCIB 1980. #12 Arrears to Jul (part)	467.00	1,979.72
29-08-2014	PMT #FCIB 1980. #12 Arrears to Aug (part)	-1,000.00	979.72
		-500.00	479.72

Current	1-30 Days Past Due	31-60 Days Past Due	61-90 Days Past Due	Over 90 Days Past Due	Amount Due
0.00	550.89	543.41	544.54	5,023.23	\$6,662.07

Payment can be made in person or via on-line transfer to:  
 Bank: Butterfield Bank (Cayman Islands) Limited  
 Account: Garden Retreat Strata Plan #360  
 Account #: 02 101 035628

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# Garden Retreat Proprietors Strata Plan #360

# Statement

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 Grand Cayman KY1-1007  
 Cayman Islands

30-Apr-2018

Please contact Dave Archbold if you have any questions about your statement.  
 E-mail: treasurer@gardenretreat.ky  
 Tel: 943-8556

To:

Richard and Donna Powell  
 PO Box 10692  
 Grand Cayman KY1-1006

Amount Due
\$6,662.07

Date	Transaction	Amount	Balance
31-08-2014	INV #FC 2396. Due 31-08-2014. Finance Charges		
01-09-2014	INV #6487. Due 01-09-2014.	20.09	499.81
01-10-2014	INV #6534. Due 01-10-2014.	467.00	966.81
01-10-2014	INV #FC 2412. Due 01-10-2014. Finance Charges	467.00	1,433.81
02-10-2014	PMT #FCI 1988. #12 Arrears to Aug	25.35	1,459.16
10-10-2014	PMT #FCI 1989. #12 Sep strata fees	-499.81	959.35
16-10-2014	INV #6570. Due 16-10-2014.	-467.00	492.35
27-10-2014	PMT #FCI 1989. #12 Re-present of returned cheque	482.00	974.35
01-11-2014	INV #FC 2429. Due 01-11-2014. Finance Charges	-467.00	507.35
01-11-2014	INV #6582. Due 01-11-2014.	18.09	525.44
01-12-2014	INV #6630. Due 01-12-2014.	467.00	992.44
01-12-2014	INV #FC 2443. Due 01-12-2014. Finance Charges	467.00	1,459.44
05-12-2014	PMT #FCI 2006. #12 Arrears to October	25.62	1,485.06
19-12-2014	PMT #FCI 2007. #12 Arrears to Dec (part)	-500.00	985.06
01-01-2015	INV #6677. Due 01-01-2015.	-500.00	485.06
07-01-2015	INV #FC 2452. Due 07-01-2015. Finance Charges	467.00	952.06
01-02-2015	INV #FC 2484. Due 31-01-2015. Finance Charges	21.27	973.33
01-02-2015	INV #6725. Due 01-02-2015.	23.14	996.47
27-02-2015	PMT #FCI 2037. #12 Dec & Jan (part) strata fees	467.00	1,463.47
01-03-2015	INV #FC 2504. Due 01-03-2015. Finance Charges	-500.00	963.47
01-03-2015	INV #6776. Due 01-03-2015.	24.34	987.81
06-03-2015	PMT #FCI 2038. #12 Jan strata fees and Feb FC	467.00	1,454.81
20-03-2015	PMT #FCI 2039. #12 Arrears to Mar (part)	-500.00	954.81
01-04-2015	INV #FC 2516. Due 01-04-2015. Finance Charges	-500.00	454.81
		20.12	474.93

Current	1-30 Days Past Due	31-60 Days Past Due	61-90 Days Past Due	Over 90 Days Past Due	Amount Due
0.00	550.89	543.41	544.54	5,023.23	\$6,662.07

Payment can be made in person or via on-line transfer to:  
 Bank: Butterfield Bank (Cayman Islands) Limited  
 Account: Garden Retreat Strata Plan #360  
 Account #: 02 101 035628

PLEASE ENSURE YOU REFERENCE YOUR UNIT # TO ENSURE PAYMENT IS APPLIED CORRECTLY TO YOUR ACCOUNT

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# Garden Retreat Proprietors Strata Plan #360

# Statement

P.O. Box 10895  
 Grand Cayman KY1-1007  
 Cayman Islands

30-Apr-2018

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 E-mail: treasurer@gardenretreat.ky  
 Tel: 943-6556

To:

Richard and Donna Powell  
 PO Box 10692  
 Grand Cayman KY1-1006

Amount Due
\$6,662.07

Date	Transaction	Amount	Balance
01-04-2015	INV #6823. Due 01-04-2015.	467.00	941.93
30-04-2015	INV #FC 2536. Due 30-04-2015. Finance Charges	24.71	966.64
01-05-2015	INV #6870. Due 01-05-2015.	467.00	1,433.64
17-05-2015	CREDMEM #6910.	-9.00	1,424.64
30-05-2015	INV #FC 2559. Due 30-05-2015. Finance Charges	29.87	1,454.51
01-06-2015	INV #7004. Due 01-06-2015.	464.00	1,918.51
01-07-2015	INV #7053. Due 01-07-2015.	464.00	2,382.51
02-07-2015	INV #FC 2575. Due 02-07-2015. Finance Charges	36.74	2,419.25
31-07-2015	INV #FC 2596. Due 31-07-2015. Finance Charges	39.29	2,458.54
01-08-2015	INV #7100. Due 01-08-2015.	464.00	2,922.54
31-08-2015	INV #FC 2616. Due 31-08-2015. Finance Charges	46.03	2,968.57
01-09-2015	INV #7147. Due 01-09-2015.	464.00	3,432.57
01-09-2015	PMT #FCI 2086. #12 Arrears to April (part)	-500.00	2,932.57
10-09-2015	PMT #FCI 2085. #12 Arrears to June (Part)	-1,000.00	1,932.57
01-10-2015	INV #7195. Due 01-10-2015.	464.00	2,396.57
01-10-2015	INV #FC 2631. Due 01-10-2015. Finance Charges	35.20	2,431.77
01-11-2015	INV #FC 2643. Due 01-11-2015. Finance Charges	40.59	2,472.36
01-11-2015	INV #7243. Due 01-11-2015.	464.00	2,936.36
01-12-2015	INV #FC 2657. Due 01-12-2015. Finance Charges	44.81	2,981.17
01-12-2015	INV #7290. Due 01-12-2015.	464.00	3,445.17
18-12-2015	PMT #fcib 1146223. #12 Arrears to Oct 15 (Part)	-2,000.00	1,445.17
01-01-2016	INV #7338. Due 01-01-2016.	464.00	1,909.17
01-01-2016	INV #FC 2691. Due 01-01-2016. Finance Charges	31.59	1,940.76
10-01-2016	PMT #FCI 2094. #12 Arrears to Nov 15 (part)	-487.00	1,453.76

Current	1-30 Days Past Due	31-60 Days Past Due	61-90 Days Past Due	Over 90 Days Past Due	Amount Due
0.00	550.89	543.41	544.54	5,023.23	\$6,662.07

Payment can be made in person or via on-line transfer to:  
 Bank: Butterfield Bank (Cayman Islands) Limited  
 Account: Garden Retreat Strata Plan #360  
 Account #: 02 101 035628

PLEASE ENSURE YOU REFERENCE YOUR UNIT # TO ENSURE PAYMENT IS APPLIED CORRECTLY TO YOUR ACCOUNT

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# Garden Retreat Proprietors Strata Plan #360

P.O. Box 10895  
 Grand Cayman KY1-1007  
 Cayman Islands

# Statement

30-Apr-2018

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 E-mail: treasurer@gardenretreat.ky  
 Tel: 943-6556

To:

Richard and Donna Powell  
 PO Box 10692  
 Grand Cayman KY1-1006

Amount Due
\$6,662.07

Date	Transaction	Amount	Balance
24-01-2016	PMT #FCI 2095. #12 Arrears to Dec 15 (part)	-487.00	966.76
31-01-2016	PMT #FCI 2096. #12 Arrears to Jan 16 (part)	-487.00	479.76
01-02-2016	INV #31. Due 01-02-2016.	464.00	943.76
02-02-2016	INV #FC 630. Due 02-02-2016. Invoice	20.30	964.06
01-03-2016	INV #FC 651. Due 01-03-2016. Invoice	24.45	988.51
01-03-2016	INV #1655. Due 01-03-2016.	464.00	1,452.51
01-04-2016	INV #FC 677. Due 01-04-2016. Invoice	30.78	1,483.29
01-04-2016	INV #1702. Due 01-04-2016.	464.00	1,947.29
01-05-2016	INV #FC 734. Due 01-05-2016. Invoice	35.42	1,982.71
01-05-2016	INV #13. Due 01-05-2016.	464.00	2,446.71
04-05-2016	PMT #12 Arrears to Feb (Part)	-500.00	1,946.71
01-06-2016	INV #FC 767. Due 01-06-2016. Invoice	36.05	1,982.76
01-06-2016	INV #60. Due 01-06-2016.	464.00	2,446.76
20-06-2016	PMT #12 arrears to Mar (Part)	-500.00	1,946.76
01-07-2016	INV #FC 798. Due 01-07-2016. Invoice	35.47	1,982.23
01-07-2016	INV #LE14. Due 01-07-2016.	465.00	2,447.23
09-07-2016	PMT #12 Mar strata fees (Part)	-400.00	2,047.23
01-08-2016	INV #FC 818. Due 01-08-2016. Invoice	36.89	2,084.12
01-08-2016	INV #LE62. Due 01-08-2016.	465.00	2,549.12
01-09-2016	INV #LE109. Due 01-09-2016.	465.00	3,014.12
02-09-2016	INV #FC 848. Due 02-09-2016. Invoice	43.09	3,057.21
13-09-2016	PMT #CASH. #12 Arrears to Apr (Part)	-500.00	2,557.21
01-10-2016	INV #FC 874. Due 01-10-2016. Invoice	40.44	2,597.65
01-10-2016	INV #LE156. Due 01-10-2016.	465.00	3,062.65

Current	1-30 Days Past Due	31-60 Days Past Due	61-90 Days Past Due	Over 90 Days Past Due	Amount Due
0.00	550.89	543.41	544.54	5,023.23	\$6,662.07

Payment can be made in person or via on-line transfer to:  
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 Account #: 02 101 035628

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30-Apr-2018

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To:

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 PO Box 10692  
 Grand Cayman KY1-1006

Amount Due
\$6,662.07

Date	Transaction	Amount	Balance
01-11-2016	INV #FC 901. Due 01-11-2016. Invoice	47.50	3,110.15
01-11-2016	INV #LE203. Due 01-11-2016.	465.00	3,575.15
30-11-2016	PMT #12 Arrears to June (part)	-500.00	3,075.15
01-12-2016	INV #FC 921. Due 01-12-2016. Invoice	46.47	3,121.62
01-12-2016	INV #LE251. Due 01-12-2016.	465.00	3,586.62
01-01-2017	INV #LE298. Due 01-01-2017.	465.00	4,051.62
05-01-2017	INV #FC 941. Due 05-01-2017. Invoice	57.73	4,109.35
06-01-2017	PMT #12 Arrears to June 2016 (Part)	-500.00	3,609.35
01-02-2017	INV #FC 968. Due 01-02-2017. Invoice	48.59	3,657.94
01-02-2017	INV #LE345. Due 01-02-2017.	465.00	4,122.94
09-02-2017	PMT #12 Arrears to Jul 16 (Partial)	-500.00	3,622.94
01-03-2017	INV #FC 980. Due 01-03-2017. Invoice	49.80	3,672.74
01-03-2017	INV #LE392. Due 01-03-2017.	465.00	4,137.74
25-03-2017	PMT #12 Arrears to Aug 2016 (Partial)	-500.00	3,637.74
01-04-2017	INV #LE439. Due 01-04-2017.	465.00	4,102.74
04-04-2017	INV #FC 992. Due 04-04-2017. Invoice	58.06	4,160.80
01-05-2017	INV #LE486. Due 01-05-2017.	465.00	4,625.80
06-05-2017	INV #FC 1004. Due 06-05-2017. Invoice	61.28	4,687.08
31-05-2017	INV #FC 1016. Due 31-05-2017. Invoice	55.61	4,742.69
01-06-2017	INV #LE533. Due 01-06-2017.	465.00	5,207.69
22-06-2017	PMT #12 Payment towards arrears	-500.00	4,707.69
01-07-2017	INV #LE580. Due 01-07-2017.	465.00	5,172.69
02-07-2017	INV #FC 1032. Due 02-07-2017. Invoice	67.29	5,239.98
31-07-2017	INV #FC 1044. Due 31-07-2017. Invoice	67.76	5,307.74

Current	1-30 Days Past Due	31-60 Days Past Due	61-90 Days Past Due	Over 90 Days Past Due	Amount Due
0.00	550.89	543.41	544.54	5,023.23	\$6,662.07

Payment can be made in person or via on-line transfer to:  
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 Account: Garden Retreat Strata Plan #360  
 Account #: 02 101 035628

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# Garden Retreat Proprietors Strata Plan #360

# Statement

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30-Apr-2018

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 Tel: 943-6556

To:

Richard and Donna Powell  
 PO Box 10692  
 Grand Cayman KY1-1006

Amount Due
\$6,662.07

Date	Transaction	Amount	Balance
01-08-2017	INV #LE627. Due 01-08-2017.		
31-08-2017	PMT #CASH. #12 Arrears to Oct 16 (Partial)	465.00	5,772.74
01-09-2017	INV #FC 1068. Due 01-09-2017. Invoice	-500.00	5,272.74
01-09-2017	INV #LE674. Due 01-09-2017.	58.70	5,331.44
30-09-2017	PMT Arrears to Nov 16 (Partial)	465.00	5,796.44
30-09-2017	INV #FC 1091. Due 30-09-2017. Invoice	-500.00	5,296.44
01-10-2017	INV #LE721. Due 01-10-2017.	68.45	5,364.89
01-11-2017	INV #LE772. Due 01-11-2017.	465.00	5,829.89
02-11-2017	INV #FC 1108. Due 02-11-2017. Invoice	465.00	6,294.89
09-11-2017	PMT #12 Arrears to Dec 17 (Partial)	81.68	6,376.57
30-11-2017	PMT #12 Arrears to Jan 17 (Partial)	-500.00	5,876.57
01-12-2017	INV #LE819. Due 01-12-2017.	-500.00	5,376.57
02-12-2017	INV #FC 1129. Due 02-12-2017. Invoice	465.00	5,841.57
01-01-2018	INV #FC 1171. Due 01-01-2018. Invoice	70.10	5,911.67
01-01-2018	INV #LE867. Due 01-01-2018.	76.56	5,988.23
11-01-2018	PMT #12 Arrears to Jan 17 (Partial)	465.00	6,453.23
01-02-2018	INV #FC 1206. Due 01-02-2018. Invoice	-500.00	5,953.23
01-02-2018	INV #LE914. Due 01-02-2018.	79.54	6,032.77
01-03-2018	INV #FC 1239. Due 01-03-2018. Invoice	465.00	6,497.77
01-03-2018	INV #LE963. Due 01-03-2018.	78.41	6,576.18
31-03-2018	PMT #12 Arrears to Mar 2017 (Partial)	465.00	7,041.18
01-04-2018	INV #FC 1272. Due 01-04-2018. Invoice	-465.00	6,576.18
01-04-2018	INV #LE1010. Due 01-04-2018.	85.89	6,662.07
03-04-2018	PMT #12 Arrears to Apr 2017 (Partial)	465.00	7,127.07
		-465.00	6,662.07

Current	1-30 Days Past Due	31-60 Days Past Due	61-90 Days Past Due	Over 90 Days Past Due	Amount Due
0.00	550.89	543.41	544.54	5,023.23	\$6,662.07

Payment can be made in person or via on-line transfer to:  
 Bank: Butterfield Bank (Cayman Islands) Limited  
 Account: Garden Retreat Strata Plan #360  
 Account #: 02 101 035628

PLEASE ENSURE YOU REFERENCE YOUR UNIT # TO ENSURE PAYMENT IS APPLIED CORRECTLY TO YOUR ACCOUNT

All accounts with overdue balances beyond the end of the current month will be assessed interest on a monthly basis at the rate of 14.50% (current KYD Prime Rate plus 10%) in accordance with the Strata Bye-Laws., along with a late payment administration fee of \$15 per month.