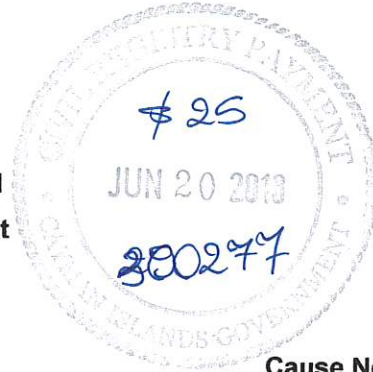
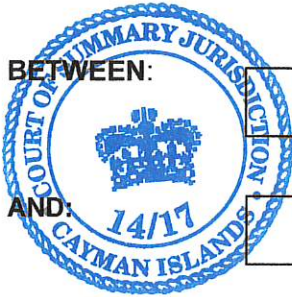


No. 1  
Plaint



IN THE SUMMARY COURT AT GEORGE TOWN

Cause No. SC 126 of 2018



BETWEEN:

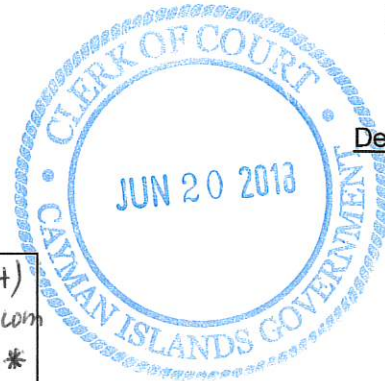
PIRJO JALO

Plaintiff

AND:

MARLON BIRCH

Defendant



To the Defendant

P.O. BOX 11011, KY1-1007 (Keturah Str. #A4)  
Tel: 927-1381, e-mail: skipymar1007@gmail.com  
\*Anderson Sanders: email: atlas7474@yahoo.com\*

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 <sup>20<sup>th</sup></sup> day of June 2018

See overleaf for particulars of the Plaintiff's claim

**PARTICULARS OF CLAIM**


(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).

AND the Plaintiff claims:

1 The sum of \$2320.

15 Interest in the sum of \$ 44.16, calculated at the prescribed rate from 1<sup>st</sup> Nov 17 to date.

16 Fixed costs of \$ \_\_\_\_\_, alternatively costs to be assessed.



\_\_\_\_\_  
Plaintiff's Signature

Plaintiff's address for service

P.O. BOX 915, KY1-1103 Grand Cayman

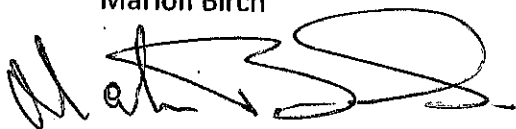
## LOAN AGREEMENT

This is an agreement between Pirjo Jalo and Marlon Birch in regards to a personal loan from the above participants Pirjo Jalo to Marlon Birch. The sum of 3320CI dollars on Monday 30th May 2016 to Marlon Birch.

In good faith that Marlon Birch pays off personal loan commencing August 1st 2016, every month 250CI dollars to Pirjo Jalo until loan is finished.

May 30, 2016

Marlon Birch

A handwritten signature in black ink, appearing to be 'Marlon Birch', written over a printed name.A handwritten signature in black ink, appearing to be 'Pirjo Jalo', written over a printed name.

Pirjo Jalo

I, Pirjo Jalo gave Marlon Birch a personal Loan Three Thousand Three Hundred and Twenty Dollars (CI\$3320) on May 30th, 2016. He was supposed to start paying back August 1st, 2016. He agreed to pay back CI\$250/month.

After long time asking and threatening him he started to pay June 9, 2017. He asked to pay only CI\$200/month which I agreed to. He paid five times \$200, last time he paid was October 12, 2017 and I haven't received any payments after that.

He is leaving the Island and he still owes me Two Thousand Three Hundred and Twenty Dollars (CI\$2320)

Pirjo Jalo

PIRJO KAARINA JALO

1361448030010

30 June 2017



Posting date	Transaction description	Debits	Credits	Value date	Balance
	April 2017				
24-APR-2017	ONLINE TRF TO: Coastal Realty Ltd	1,300.00		24-APR-2017	60,167.31
26-APR-2017	POS SALE 5796 PRESTIGE MOTORS LTD. GEORGE TOWN KY	87.75		26-APR-2017	60,079.56
28-APR-2017	COMPLIANCE FEE	2.00		30-APR-2017	60,077.56
28-APR-2017	GOV STAMP DUTY	2.00		30-APR-2017	60,075.56
28-APR-2017	SERVICE CHARGE	3.10		01-MAY-2017	60,072.46
02-MAY-2017	CASH DEPOSIT		200.00	02-MAY-2017	60,272.46
08-MAY-2017	ONLINE PAYMENT INFINITY BROADBAND LTD. May 2017	99.00		08-MAY-2017	60,173.46
08-MAY-2017	SIG POS TRANS 5796 NORWEGIA 32807231633013 FORNEBU NO	296.22		08-MAY-2017	59,877.24
10-MAY-2017	ATM CASH WITHDRAWAL 5796 Hurleys Grand Cayman KY	400.00		10-MAY-2017	59,477.24
10-MAY-2017	POS SALE 5796 WALKERS ROAD TEXACO GRAND CAYMAN KY	43.61		10-MAY-2017	59,433.63
18-MAY-2017	ONLINE PAYMENT CARIBBEAN UTILITIES CO LTD May 2017	88.41		18-MAY-2017	59,345.22
18-MAY-2017	ONLINE PAYMENT WATER AUTHORITY CAYMAN May 2017	32.13		18-MAY-2017	59,313.09
19-MAY-2017	ATM CASH WITHDRAWAL 5796 Hurleys Grand Cayman KY	400.00		19-MAY-2017	58,913.09
25-MAY-2017	ONLINE TRF FROM: CORPORATE PAYROLL		2,750.96	25-MAY-2017	61,664.05
29-MAY-2017	ONLINE PAYMENT LRP LTD T/A H2ONLY May 2017	24.00		29-MAY-2017	61,640.05
29-MAY-2017	ONLINE TRF TO: Coastal Realty Ltd	1,300.00		29-MAY-2017	60,340.05
30-MAY-2017	POS SALE 5796 BARCAM (CAYMAN) LTD GRAND CAYMAN KY	44.83		30-MAY-2017	60,295.22
30-MAY-2017	COMPLIANCE FEE	2.00		31-MAY-2017	60,293.22
30-MAY-2017	GOV STAMP DUTY	2.25		31-MAY-2017	60,290.97
31-MAY-2017	SERVICE CHARGE	2.70		01-JUN-2017	60,288.27
05-JUN-2017	ATM CASH WITHDRAWAL 5796 Governors Square Grand Cayman KY	400.00		05-JUN-2017	59,888.27
09-JUN-2017	CASH DEPOSIT		200.00	09-JUN-2017	60,088.27
12-JUN-2017	ONLINE PAYMENT WATER AUTHORITY CAYMAN June 2017	21.71		12-JUN-2017	60,066.56



# Butterfield

PIRJO KAARINA JALO  
P.O. BOX 915  
GRAND CAYMAN  
KY1-1103, KY

*KYD - Savings Individual*

For the period 01 July 2017 to 29 September 2017

<b>Contact Information</b> Butterfield Bank (Cayman) Limited 68 Fort Street P.O. Box 705 Grand Cayman KY1-1107 Telephone: (345) 949 7055 Facsimile: (345) 949 7004	<b>Important Information</b> In connection with our year end audit, if there are any discrepancies with this statement or advice, please contact our auditors, PricewaterhouseCoopers, P.O. Box 258 KY1-1104. Attn: Stephanie Herbert or by phone on 1 345-914-8758.
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<b>Account Summary</b> Account number      1361448030010 Account currency      KYD	<table> <tr> <td>Opening balance</td> <td>01 July 2017</td> <td>\$ 60,529.48</td> </tr> <tr> <td>Withdrawals and other debits (39 items)</td> <td></td> <td>\$ 9,304.93</td> </tr> <tr> <td>Deposits and other credits (7 items)</td> <td></td> <td>\$ 9,460.07</td> </tr> <tr> <td>Closing balance as of</td> <td>29 September 2017</td> <td>\$ 60,684.62</td> </tr> </table>	Opening balance	01 July 2017	\$ 60,529.48	Withdrawals and other debits (39 items)		\$ 9,304.93	Deposits and other credits (7 items)		\$ 9,460.07	Closing balance as of	29 September 2017	\$ 60,684.62
Opening balance	01 July 2017	\$ 60,529.48											
Withdrawals and other debits (39 items)		\$ 9,304.93											
Deposits and other credits (7 items)		\$ 9,460.07											
Closing balance as of	29 September 2017	\$ 60,684.62											

Posting date	Transaction description	Debits	Credits	Value date	Balance
05-JUL-2017	ONLINE PAYMENT INFINITY BROADBAND LTD. July 2017	99.00		05-JUL-2017	60,430.48
05-JUL-2017	ONLINE PAYMENT WATER AUTHORITY CAYMAN July 2017	30.00		05-JUL-2017	60,400.48
07-JUL-2017	ONLINE PAYMENT CARIBBEAN UTILITIES CO LTD July 2017	80.43		07-JUL-2017	60,320.05
25-JUL-2017	ONLINE TRF FROM: CORPORATE PAYROLL		2,728.75	25-JUL-2017	63,048.80
25-JUL-2017	ONLINE TRF TO: Coastal Realty Ltd	1,300.00		25-JUL-2017	61,748.80
26-JUL-2017	CASH DEPOSIT		200.00	26-JUL-2017	61,948.80
28-JUL-2017	POS SALE 5796 BARCAM (CAYMAN) LTD GRAND CAYMAN KY	38.41		28-JUL-2017	61,910.39
28-JUL-2017	COMPLIANCE FEE	2.00		31-JUL-2017	61,908.39
28-JUL-2017	GOV STAMP DUTY	1.25		31-JUL-2017	61,907.14
31-JUL-2017	SERVICE CHARGE	1.50		01-AUG-2017	61,905.64



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PIRJO KAARINA JALO

1361448030010

29 September 2017



Butterfield

Posting date	Transaction description	Debits	Credits	Value date	Balance
01-AUG-2017	ATM CASH WITHDRAWAL 5796 Hospital Grand Cayman KY	400.00		01-AUG-2017	61,505.64
04-AUG-2017	ONLINE PAYMENT INFINITY BROADBAND LTD. August 2017	99.00		04-AUG-2017	61,406.64
10-AUG-2017	ATM CASH WITHDRAWAL 5796 Hospital Grand Cayman KY	400.00		10-AUG-2017	61,006.64
11-AUG-2017	CASH DEPOSIT		200.00	11-AUG-2017	61,206.64
14-AUG-2017	ONLINE PAYMENT WATER AUTHORITY CAYMAN August 2017	6.84		14-AUG-2017	61,199.80
17-AUG-2017	ONLINE PAYMENT CARIBBEAN UTILITIES CO LTD August 2017	76.39		17-AUG-2017	61,123.41
21-AUG-2017	POS SALE 5796 WEST BAY ROAD ESSO GRAND CAYMAN KY	40.00		21-AUG-2017	61,083.41
21-AUG-2017	ATM CASH WITHDRAWAL 5796 Hurleys Grand Cayman KY	300.00		21-AUG-2017	60,783.41
22-AUG-2017	POS SALE 5796 KIRK MARKET/PHARMACY. CAYMAN ISLAND KY	79.95		22-AUG-2017	60,703.46
24-AUG-2017	ONLINE TRF FROM: CORPORATE PAYROLL		2,728.75	24-AUG-2017	63,432.21
24-AUG-2017	ONLINE TRF TO: Coastal Realty Ltd	1,500.00		24-AUG-2017	61,932.21
24-AUG-2017	POS SALE 5796 CAYMAN DOCTORS 2 WEST GRAND CAYMAN KY	1,600.00		24-AUG-2017	60,332.21
25-AUG-2017	ONLINE PAYMENT LRP LTD T/A H2ONLY August 2017	12.00		25-AUG-2017	60,320.21
28-AUG-2017	POS SALE 5796 CATHY CHURCH'S PHOTO C GRAND CAYMAN KY	98.40		28-AUG-2017	60,221.81
30-AUG-2017	GOV STAMP DUTY	3.00		31-AUG-2017	60,218.81
30-AUG-2017	COMPLIANCE FEE	2.00		31-AUG-2017	60,216.81
31-AUG-2017	SERVICE CHARGE	3.60		01-SEP-2017	60,213.21
07-SEP-2017	POS SALE 5796 BROWNS ESSO INDUSTRI GRAND CAYMAN KY	34.81		07-SEP-2017	60,178.40
08-SEP-2017	ATM CASH WITHDRAWAL 5796 Hurleys Grand Cayman KY	400.00		08-SEP-2017	59,778.40
08-SEP-2017	POS SALE 5796 CAYMAN COST U LESS GRAND CAYMAN KY	80.68		08-SEP-2017	59,697.72

PIRJO KAARINA JALO

1361448030010

29 September 2017



Butterfield

Posting date	Transaction description	Debits	Credits	Value date	Balance
11-SEP-2017	ONLINE PAYMENT INFINITY BROADBAND LTD. Sept 2017	99.00		11-SEP-2017	59,598.72
11-SEP-2017	ONLINE PAYMENT WATER AUTHORITY CAYMAN Sept 2017	25.34		11-SEP-2017	59,573.38
11-SEP-2017	CASH DEPOSIT		200.00	11-SEP-2017	59,773.38
12-SEP-2017	POS SALE 5796 FOSTERS FOOD FAIR GRAND CAYMAN KY	16.01		12-SEP-2017	59,757.37
12-SEP-2017	POS SALE 5796 MIKE'S ESSO GRAND CAYMAN KY	10.11		12-SEP-2017	59,747.26
18-SEP-2017	ONLINE PAYMENT CARIBBEAN UTILITIES CO LTD September 2017	123.61		18-SEP-2017	59,623.65
19-SEP-2017	ONLINE PAYMENT LRP LTD T/A H2ONLY September 2017	12.00		19-SEP-2017	59,611.65
20-SEP-2017	SIG POS TRANS 5796 FACE YOGA METHOD 8187949248 CA	21.00		20-SEP-2017	59,590.65
25-SEP-2017	ONLINE TRF FROM: CORPORATE PAYROLL		3,401.01	25-SEP-2017	62,991.66
25-SEP-2017	ONLINE TRF TO: Coastal Realty Ltd	1,300.00		25-SEP-2017	61,691.66
25-SEP-2017	ATM CASH WITHDRAWAL 5796 Midtown Plaza Grand Cayman KY	600.00		25-SEP-2017	61,091.66
28-SEP-2017	ATM CASH WITHDRAWAL 5796 Hurleys Grand Cayman KY	400.00		28-SEP-2017	60,691.66
29-SEP-2017	GOV STAMP DUTY	3.00		30-SEP-2017	60,688.66
29-SEP-2017	CREDIT INTEREST		1.56	30-SEP-2017	60,690.22
29-SEP-2017	COMPLIANCE FEE	2.00		30-SEP-2017	60,688.22
29-SEP-2017	SERVICE CHARGE	3.60		01-OCT-2017	60,684.62

Unless disputed in writing within 90 days of the statement date, this statement is accepted as correct, complete, fully authorised and binding. Items credited may bear a future value date and all credits are subject to clearance and final payment.



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situation where....- am stressed out about money all of the time now. My expenses are through the roof and I can't manage at all!

29.5.2016, 10.02 - Marlon Birch: I am not sure what to do.

29.5.2016, 10.02 - Marlon Birch: But, I do need help!

29.5.2016, 10.03 - Pirjo 🤔: SI how much you need?

29.5.2016, 10.04 - Marlon Birch: I am in debt very bad!

29.5.2016, 10.05 - Marlon Birch: Unsure, how I will get out of this....

29.5.2016, 10.07 - Pirjo 🤔: Tell me how much then I'll see what I can do.

29.5.2016, 10.31 - Marlon Birch: Girl, the permit is 1000CI plus that guy wants 6 months (upfront)

29.5.2016, 10.31 - Marlon Birch: So, I am screwed!

29.5.2016, 10.32 - Pirjo 🤔: How much it's together?

29.5.2016, 10.34 - Pirjo 🤔: Upfront insurance and pension?

29.5.2016, 10.41 - Marlon Birch: Pension and insurance 2,001

29.5.2016, 10.43 - Pirjo 🤔: Plus work permit? So is it 3000 CI?

29.5.2016, 10.45 - Marlon Birch: Yeah, i am fuck!

29.5.2016, 10.49 - Pirjo 🤔: If I get the money and borrow that for you are you able to pay it back in a one year. Like every month 250 CI?

29.5.2016, 17.44 - Marlon Birch: I will try extremely hard baby!

29.5.2016, 17.45 - Marlon Birch: 250 every month.... I will do

29.5.2016, 17.46 - Pirjo 🤔: I counted the amount what you sent me yesterday and I got 3320 CI is that right?

29.5.2016, 17.47 - Marlon Birch: Shit..... Yeah I believe baby!

29.5.2016, 17.53 - Pirjo 🤔: I need a letter that says: my name and I gave you a loan and amount and how is it payed back, starting August. If you can write that and then we both sign the letter. Could you write that please and brig it here?

29.5.2016, 17.53 - Pirjo 🤔: Then I try to do it online. What is your bank account number?

29.5.2016, 17.54 - Pirjo 🤔: I trust you but I still need that letter, because bad experiences before.

29.5.2016, 18.32 - Marlon Birch: I can do a quick letter on PDF and email it to you. I don't have a printer but, you can trust me!

29.5.2016, 18.32 - Marlon Birch: Also, can you do cash....because I need to pay Tersh in cash then, he would issue a (world gym) check to immigration

29.5.2016, 18.33 - Marlon Birch: I can do an email stating that you are lending me the money and I need to pay it back in a timely fashion. Can that work?

29.5.2016, 18.41 - Pirjo 🤔: It's end of the month and bank is busy, tomorrow is my last day off don't really want to spend that in a bank. I need to get everything done tomorrow for my nephew arrival. I can go to bank and if it's not a long queue I will do it. So its 2220 CI to Tersh?! And 1100 to immigration. Myself I don't use checks but I see what I can do tomorrow?!

29.5.2016, 18.46 - Marlon Birch: Hello P.... I have to pay Tersh and he will write a (world gym) check for me to give to immigration and the rest would be for the gym going towards my pension and insurance

29.5.2016, 18.47 - Marlon Birch: Please P.... can you do this very early.....for, I'm suppose to hit