

IN THE SUMMARY COURT OF THE CAYMAN ISLANDS

CAUSE NO. SC OF 2021

**BETWEEN:** THE PROPRIETORS OF STRATA PLAN #108 PLAINTIFF  
**AND:** DORIS SUYAPA FERERRA GUZMAN EBANKS 1<sup>st</sup> DEFENDANT  
**AND:** JOHN ROBERT EBANKS 2<sup>nd</sup> DEFENDANT

**PLAINT**

**TO THE DEFENDANT:**

Doris & John Ebanks  
12 Ryan's Retreat  
Crewe Road  
George Town  
Grand Cayman



**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 the 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, George Town, Grand Cayman, KY1-1106 the accompanying Acknowledgment of Service stating therein whether you intend to contest this action. If you intend to defend this 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 further notice to you.

**Issued** this 1<sup>st</sup> day of May 2021

**IMPORTANT**

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

**THIS PLAINT** is issued by Campbells LLP, Attorneys the Plaintiff, whose address for service is Floor 4, Willow House, Cricket Square, George Town, Grand Cayman (Ref: DR/15420-30561)

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## PARTICULARS OF CLAIM

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- 1 At all material times, the Plaintiff is and was a strata corporation established under the Cayman Islands Strata Titles Registration Act (2013 Revision) (“the Act”), being the condominium development known as Ryan’s Retreat (“the Strata”).
- 2 The Defendants, at all material times, are and were the registered owners of one of the Strata lots at Registration Section George Town East, being Block 20D, Parcel 386H9 known as Unit 12, Ryan’s Retreat (“the Property”).
- 3 The control, management, administration, use and enjoyment of the Strata lots and the common property contained in the registered strata plan of the Plaintiff is regulated by its Strata By-laws (“the By-laws”).
- 4 Pursuant to By-Law 41(b), it is the Defendants’ obligation to pay to the Plaintiff all rates, taxes, charges, outgoings and assessments that may be payable in respect of their Strata Lot and pursuant to By-law 41(c) it is the Defendants’ obligation to pay all contributions to the fund for administration expenses levied by the Plaintiff and their due proportion of any costs and expenses incurred by the Plaintiff in connection with the performance of its duties under the Law and the By-laws within 14 days of demand.
- 5 The Plaintiff levies the payments set out in paragraph 4 above by way of monthly invoices sent to the Defendants stating the payment due for that month which are payable in arrears.
- 6 Despite repeated demand by the Plaintiff, the Defendants have failed, refused and/or neglected to make payment of the invoices issued by the Plaintiff.
- 7 As at 1 May 2021, pursuant to By-laws 41(b) and (c), the Defendants were justly and truly indebted to the Plaintiff in the sum of **CI\$6,199.90**, including interest due under By-law 41(c)(ii)(a), calculated at the rate of 4% per annum above the Prime Rate prevailing at Barclays

Bank PLC, George Town, Grand Cayman for loans in United States Dollars at the time of default which such interest will accrue from day to day until payment.

8 By reason of the Defendants' breach of the By-laws by reason of their failure to pay the contributions levied (as set out above), the Plaintiff has suffered loss and damage.

9 Further, the Plaintiff's entitlement to payment continues to accrue on a monthly basis and, if payment is not made in accordance with the By-laws, the Plaintiff will add the accrued amounts to the sum claimed herein.

10 Further, the Plaintiff seeks interest calculated pursuant to section 34(1) of the Judicature Act (2021 Revision) (currently 2.375% per annum), being a daily rate of CI\$0.40 until judgment or sooner payment calculated as follows:

|                               |                  |     |              |
|-------------------------------|------------------|-----|--------------|
| Amount                        | (1 May 2021)     | (A) | CI\$6,199.90 |
| Daily Rate                    | (A X 2.375%/365) | (B) | CI\$0.40     |
| Interest since last statement | (B X 0)          | (C) | CI\$0.00     |
| Total due as at today's date  | (A + C)          |     | CI\$6,199.90 |

alternatively from and to such dates, and in such amounts, and at such rates, as this honourable Court thinks just.

11 Pursuant to Bye Law 41(c)(ii) the Plaintiff is entitled to, and does, claim all costs associated with bringing these proceedings on an indemnity basis.

**AND THE PLAINTIFF CLAIMS:**

- (1) Judgment against the Defendants in the sum of CI\$6,199.90;
- (2) Interest in the sum of CI\$0.00 and continuing at the daily rate of CI\$0.40, as set out in Paragraph 10 above, alternatively at such rate from such date and on such amount as this honourable Court thinks just;
- (3) Costs on an indemnity basis;

**THIS PLAINT** is issued by Campbells LLP, Attorneys the Plaintiff, whose address for service is Floor 4, Willow House, Cricket Square, George Town, Grand Cayman (Ref: DR/15420-30561)

(4) Such further and/or other relief as this Honourable Court deems appropriate.

If within the time for returning the acknowledgment of service the Defendants pay the total amount claimed of CI\$6,199.90, accrued amounts, plus further accruing interest, legal fees and costs, further proceedings will be stayed. The funds must be paid to the Plaintiff or its attorney.



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**CAMPBELLS**  
**Attorneys-at Law for the Plaintiff**

**THIS PLAINT** is issued by Campbells LLP, Attorneys the Plaintiff, whose address for service is Floor 4, Willow House, Cricket Square, George Town, Grand Cayman (Ref: DR/15420-30561)

IN THE SUMMARY COURT OF THE CAYMAN ISLANDS

CAUSE NO. SC OF 2021

BETWEEN: THE PROPRIETORS OF STRATA PLAN #108 PLAINTIFF

AND: DORIS SUYAPA FERERRA GUZMAN EBANKS FIRST DEFENDANT

AND: JOHN ROBERT EBANKS SECOND DEFENDANT

**ACKNOWLEDGEMENT OF SERVICE**

1. State Defendant's name and address -

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

yes

no

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3. If you do not intend to contest the action, do you want time in which to pay the claim? (*tick box*)

yes

no

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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*

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Defendant's Signature

Dated this \_\_\_\_ day of \_\_\_\_\_ 2021

**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).

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Defendant's Signature

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

## NOTES ON ADDRESS FOR SERVICE

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

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

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

Campbells LLP  
Attorneys-at-Law  
P.O. Box 884  
Floor 4, Willow House  
Cricket Square  
George Town, Grand Cayman  
Ref: DR/15420-30561

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

## DIRECTIONS FOR ACKNOWLEDGMENT OF SERVICE

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

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

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

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

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

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

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

***See over for notes for guidance***

## NOTES FOR GUIDANCE

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