

Plaint

IN THE SUMMARY COURT AT GEORGE TOWN

CAUSE NO. SC ____ OF 2021

BETWEEN:

PROCOLLECT INTERNATIONAL

Plaintiff

AND:

ADRIANNA JACOB

Defendant

PLAINT

To the Defendant

*Adrianna Jacob
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 495, George Town, Grand Cayman KY1-1106, Cayman Islands, 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 defense** 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 defense, the Plaintiff may apply for a **default Judgment** without any further notice to you.

Issued this day of 2021

See overleaf for particulars of the Plaintiff's claim

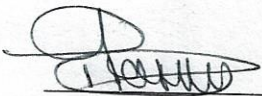
PARTICULARS OF CLAIM

(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)

1. On April 26, 2021, the Defendant borrowed \$1,900.00 from the Plaintiff (Procollect Intl) and agreed to pay back the full amount plus 20% of the amount borrowed by May 20 202, of a total of \$2,280.00
2. A contract was signed between the Plaintiff and the defendant fully explaining the terms and conditions including the late fees and legal action. to which the defendant stated that she fully understood (exhibit 1)
3. On May 21, 2021, the plaintiff reached out to the defendant via WhatsApp concerning the payment. The defendant replied stating that she would be making a payment on Tuesday May 25, 2021. The Plaintiff informed her that no late fees would be applied if she pays a minimum of \$500.00 by Tuesday May 25, 2021.
4. On Tuesday May 25, 2021, the Plaintiff contacted the defendant via WhatsApp asking about the payment and the defendant stated that the payment would be made in the evening. The plaintiff contacted the defendant Tuesday May 25 at 6:36 pm for an update but received no reply.
5. On Wednesday May 26, 2021, the plaintiff contacted the defendant about the payment again and the defendant replied that her mom would be making the payments for her the plaintiff informed her that the loan agreement is between the plaintiff and the defendant and not her mom and she should make sure that the payment is made.
6. On Wednesday May 26 at 12:37 the defendant mother Enna Mcfield sent an email to the plaintiff stating that she would be paying on the loan no later than Friday May 28, 2021, at 4pm
7. On Monday May 30, the plaintiff texted the defendant regarding the payment and received no reply
8. As of June 1, 2021 interest of 20% was added to the loan as per contract bringing the total balance to \$2,766.00
9. As such as of Tuesday June 1, 2021, the defendant owes the plaintiff \$2,766.00 and interest of \$0.19 per day

AND the Plaintiff claims:

1. The sum of \$2,766.00
2. Interest at \$0.19 per day
3. Fixed costs of \$175.00, \$25.00 filing fee and process server fee \$125.00 alternatively costs to be assessed.
4. Total cost \$3,091



Plaintiff's Signature

Procollect International
P.O. Box 1145
Grand Cayman KY1-1101
Cayman Islands

Filed by Procollect International P.O. Box 1145 KY1-1101 George Town Grand Cayman

No. 2 - Acknowledgment of Service

IN THE SUMMARY COURT AT GEORGE TOWN

BETWEEN:

PROCOLLECT INTERNATIONAL

CAUSE NO. SC ____ OF 20__

Plaintiff

AND:

ADRIANNA JACOB

Defendant

ACKNOWLEDGEMENT OF SERVICE

1 State Defendant's name and address -

*Adrianna jacob
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 defense overleaf.

Service of the Plaintiff is acknowledged accordingly.

Adrianna Jacob

DATED this day of, 2021

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 495, Grand Cayman KY1-1106 Cayman Islands within 14 days of receipt otherwise a default Judgment may be entered against you.

PROCOLLECT INTERNATIONAL
P O Box 1145, Grand Cayman KY1-1110, CAYMAN ISLAND
Telephone: 345-929-7065
EMAIL: pro collect@yahoo.com

CASi ADVANCE AGREEMENT & IRREVOCABLE AUTHORITY TO DEDUCT

Date: 4/26/21

CLIENT NAME Adrianna Jacob

Cell Phone 927-8432

Work Phone 949-4655

Email Address

Mailing Address GD ky1-1108

Physical Address 34 Holly Drive Prospect

Amount Requested \$1900.00

20% Fee \$380.00

Total Amount \$2280.00

Payment Date 4/21/21

For value received I Adrianna Jacob of 34 Holly Drive Prospect Grand Cayman promise to pay PROCOLLECT **INTERNATIONAL** the **Total Amount** noted above on or before the date listed above

I will authorize any person, body, or institution whether in the Cayman Islands or elsewhere employing me now and in the future, to deduct from the salary, income, wage or the like payable to me, such sums of money as Procollect International shall notify to you in writing, is owing by me to Procollect International in respect of the repayment of principal interest and fees.

If the Total Amount is not paid on the said date A LATE FEE OF \$50.00 WILL BE CHARGED TO THE TOTAL AMOUNT FOR THE FIRST DAY LATE. IF 5 DAYS LATE 20% WILL BE ADDED TO THE TOTAL AMOUNT. IF MORE THAN 10 DAYS LATE THE LOAN WILL BE RECALLED AND 50% WILL BE ADDED TO THE TOTAL AMOUNT

THIS WILL GIVE PROCOLLECT JUST CAUSE TO PROCEED WITH LEGAL ACTIONS

I agree to deposit \$2280.00 to Cayman National Bank A/C 011-15470, Account Name Procollect International on or before May 21, 2021

I agree that the interest that I am being charged and the Penalties is Fair and Reasonable

This agreement is governed by the laws of the Cayman and the parties hereto agree to submit to the jurisdiction of the Cayman Islands Courts.

The parties confirm that this contract contains the full terms of their agreement and that no addition to or variation of same shall be of any force and effect unless done in writing and signed by both parties.

We, Tyrone Farnum and Adrianna Jacob agree to the terms and conditions of this contract

Signed by the said parties this 26 day of April ,2021.



Procollect International



Adrianna Jacob

[1:01 PM, 5/20/2021] My Family: Hi day reminder of your payment today balance \$2280 minimum payment \$500

[9:09 AM, 5/21/2021] My Family: Good day reminder for your payment today to avoid late fees

[10:48 AM, 5/21/2021] Adrianna Jacob: Good Morning Mr Tyrone

Sorry I missed your call and text messages. As you are aware that im no longer employed my mom will be helping me make the payment however it wont be until tuesday and can you tell me what the total amount of interest will be with the late fee?

[11:25 AM, 5/21/2021] My Family: Hi Adrianna I am sorry to hear that you are no longer employed it is a pity that you did not inform us however your balance is \$2280.00 and your minimum payment is \$500 no late fees will be applied if paid by Tuesday May 25 2021

[1:55 PM, 5/21/2021] Adrianna Jacob: Thank you and will do

[1:59 PM, 5/21/2021] My Family: Ok

[12:22 PM, 5/25/2021] My Family: Hi gm please confirm payment will be made today and please come and sign contract today

[12:24 PM, 5/25/2021] Adrianna Jacob: Alrighty

I will see you soon

[12:25 PM, 5/25/2021] Adrianna Jacob: And the payment will be made later on today

[12:25 PM, 5/25/2021] My Family: Ok a lady is in d office she knows what to do

[12:25 PM, 5/25/2021] My Family: We close at 230

[12:26 PM, 5/25/2021] Adrianna Jacob: Alrighty

[12:26 PM, 5/25/2021] Adrianna Jacob: I thought u guys closed at 1

[12:28 PM, 5/25/2021] My Family: Because two people are working there now

[12:30 PM, 5/25/2021] Adrianna Jacob: Alrighty

[6:37 PM, 5/25/2021] My Family: Hi good evening any updates?

[8:37 PM, 5/25/2021] My Family: Hello

[10:19 AM, 5/26/2021] My Family: hi good morning I texted and called but no reply. no payment has been made. you are now 6 days late and as such if do not get in touch with us or make said payment we will have no other choice than to proceed with legal action. I do hope that you will not choose the latter as it will be very expensive for you. I texted your mom and tried to call her but it appears that her phone is off

[10:27 AM, 5/26/2021] Adrianna Jacob: Good Morning Mr Tyrone

Sorry for the late response

Going forward my mom will be responsible for future payments until I can get back on my feet.

[10:59 AM, 5/26/2021] My Family: Good day Ms Jacob I am not quite sure that you understand what is happening, you sign the loan agreement whether you get on your feet or not, it is your responsibility to service the loan, if your mom wants to help you that is great however we cannot say or do anything to your mom about this loan. You stated that on Tuesday May 25 2021 you would make a payment. Today is Wednesday May 26 2021 and no payment has been made. You have not informed us anything when you will be paying, as a good gesture I tried to reach out to your mom and is unable to do so as such and in accordance with the contract that you signed unless the conformation that a payment is made we will have to proceed with legal action I strongly suggest that you make it your top priority to get ...

[5:35 PM, 5/31/2021] My Family: .

[5:42 PM, 5/31/2021] My Family: Hi good afternoon ms jacobs as of Monday May 31 2021 we have not received any payment from you your mom emailed me stating that she would make a payment no later than 430 on Friday 28 2021 . No payment has been made I emailed your mom 2 and as Monday 31 2021 no reply has been given or no contract has been made to me concerning the loan.please advise or as such we will have to take legal action

Re: Enna & Adrianna Loan Payment

From: Enna McField (ennamcfield@yahoo.com)

To: pro_collect@yahoo.com

Date: Wednesday, May 26, 2021, 12:41 PM EDT

Sent from Yahoo Mail on Android

On Wed, May 26, 2021 at 11:37 AM, TYRONE FARNUM
<pro_collect@yahoo.com> wrote:

Good morning Ms Mcfield

Thank you for this email however please even though you are her mother and it is good that you are going to assist her, the loan is still hers.

As such please advise the following:

1. How much will be paid on Friday 28 May 2021 for Ms Jacobs \$500 plus late fee
2. How much will be paid on Friday 28 May 2021 for yourself \$600
3. Please advise Ms Jacob that when the payment is done of Friday May 28 she has to come and sign new contract
4. Please be advised that when the payment is done of Friday May 28 you have to come and sign new contract
5. Please provide telephone numbers to contact you

Since the payment will be done after working hours both of you can come Monday or in the event I can now email you the contracts and both of you sign and return
Greatly appreciate it

Tyrone

Sent from Yahoo Mail. [Get the app](#)

On Wednesday, May 26, 2021, 12:28:34 PM EDT, Enna McField <ennamcfield@yahoo.com> wrote:

Good Morning Tyrone

I will make payment on friday on both accounts.

As you are aware she is no longer working and I will be providing financial assistance to cover this loan.

Please note for your records that payment will be made to CNB before 4pm on 28th May.

If late fees have to be added please advise what it is do I am aware of the full amount to be made.

Thank you

Sent from Yahoo Mail on Android

Enna & Adrianna Loan Payment

From: Enna McField (ennamcfield@yahoo.com)

To: pro_collect@yahoo.com

Date: Wednesday, May 26, 2021, 12:28 PM EDT

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[Sent from Yahoo Mail on Android](#)