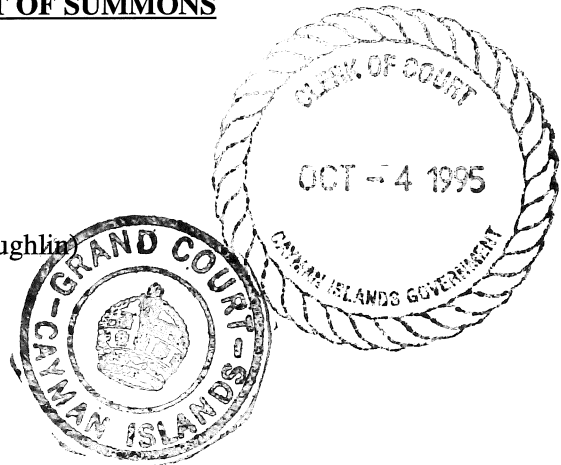


BETWEEN: CIBC BANK & TRUST COMPANY (CAYMAN) LIMITED PLAINTIFF
AND: (1) MARGUERITA MARTINEZ FIRST DEFENDANT
(2) CRISTINE McLAUGHLIN (a/k/a Kristina A. McLaughlin) SECOND DEFENDANT
(3) KATRINA McLAUGHLIN THIRD DEFENDANT

SPECIALLY INDORSED WRIT OF SUMMONS

TO: (1) Marguerita Martinez,
Apartment 6, Westwood Apartments,
West Bay, North West, Grand Cayman
(2) Cristine McLaughlin (a/k/a Kristina A. McLaughlin)
Grand Cayman
(3) Katrina McLaughlin
Grand Cayman



THIS WRIT OF SUMMONS 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 Writ on you, counting the day of service, you must either satisfy the claim or return to the Court Office, P. O. Box 495G, George Town, Grand Cayman, the accompanying Acknowledgment of Service stating therein whether you intend to contest these proceedings.

If you fail to satisfy the claim or to return the Acknowledgment within the time stated, or if you return the Acknowledgment without stating therein an intention to contest the proceedings, the Plaintiff may proceed with the action and judgment may be entered against you forthwith without further notice.

ISSUED this 4th day of October, 1995.

NOTE: This Writ may not be served later than 4 calendar months (or, if leave is required to effect service out of the jurisdiction, 6 months) beginning with the date of issue unless renewed by order of the Court.

IMPORTANT

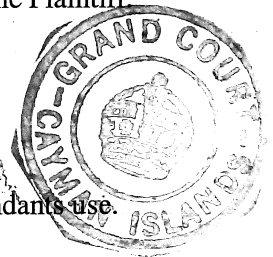
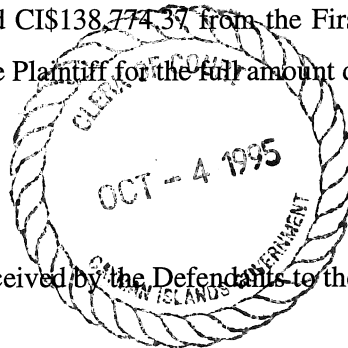
Directions for Acknowledgment of Service are given with the accompanying form.

STATEMENT OF CLAIM

1. The Plaintiff is a Bank incorporated in the Cayman Islands and carrying on business inter alia at George Town, Grand Cayman.
2. The First Defendant is resident in West Bay, Grand Cayman and is an associate of the Second and Third Defendants who are aunt and niece resident at an unknown address in Grand Cayman. The First Defendant was at all material times employed as an Assistant Loan Officer at the Bank's George Town branch until her employment was terminated on the 2nd October, 1995 as a result of the matters described below.
3. In the period between 31st August and 29th September, 1995 the First Defendant without the knowledge or authorisation of the Plaintiff but with the suspected knowledge and connivance of the Second and Third Defendants carried out a series of fraudulent transactions concerning a number of bank accounts belonging to several of the Plaintiff's major clients. Such fraudulent transactions caused a total of approximately US\$193,000.00 and CI\$54,000.00 to be debited from said accounts and credited to three bank accounts in the names of the Second and Third Defendants. Of these monies, the Plaintiff has since managed to recover US\$63,763.00 and CI\$21,200.00 leaving an aggregate shortfall outstanding of approximately CI\$138,774.37. The First Defendant has subsequently confessed to the said fraudulent transactions.
4. The Plaintiff has demanded payment of the said CI\$138,774.37 from the First, Second and Third Defendants and they have failed to account to the Plaintiff for the full amount due to the Plaintiff

AND THE PLAINTIFF CLAIMS:-

1. Payment of CI\$138,774.37 as money had and received by the Defendants to the Defendants use.
2. Alternatively damages for wrongful conversion.
3. Interest pursuant to section 34(1) of the Judicature Law (1995 Revision) at 8 3/8% per annum on the sum of CI\$138,774.37 from the date hereof until judgement.
4. Costs.



NOTE: If within the time for returning the Acknowledgment of Service, the Defendant pays the total amount claimed of US\$30,000.00 (including interest and costs), further proceedings will be stayed. The money must be paid directly to the Plaintiff or its attorneys at law.

DATED this 4th day of October, 1995.

W. S. Walker & Company
W. S. WALKER & COMPANY
Attorneys-at-Law for the Plaintiff



This Writ is issued by W. S. Walker & Company, of P.O. Box 265, Caledonian House, George Town, Grand Cayman, Attorneys-at-Law for the Plaintiff herein whose address for service is that of its said Attorneys-at-Law.

IN THE GRAND COURT OF THE CAYMAN ISLANDS



CAUSE NO. 432 OF 1995

BETWEEN: CIBC BANK & TRUST COMPANY (CAYMAN) LIMITED PLAINTIFF

AND: (1) MARGUERITA MARTINEZ FIRST DEFENDANT

(2) CRISTINE McLAUGHLIN (a/k/a Kristina A. McLaughlin) SECOND DEFENDANT

(3) KATRINA McLAUGHLIN THIRD DEFENDANT

ACKNOWLEDGMENT OF SERVICE
OF WRIT OF SUMMONS

If you intend to instruct an Attorney to act for you, give him this form IMMEDIATELY.

Important. Read the accompanying directions and notes for guidance carefully before completing this form. If any information required is omitted or given wrongly, THIS FORM MAY HAVE TO BE RETURNED.

1. State the full name of the Defendant by whom or on whose behalf the service of the Writ is being acknowledged.

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

_____ yes _____ no

3. If the claim against the Defendant is for a debt or liquidated demand, AND he does not intend to contest the proceedings, state if the Defendant intends to apply for a stay of execution against any judgment entered by the Plaintiff (*tick where appropriate*)

_____yes

Service of the Writ is acknowledged accordingly.

(Signed) _____

Attorney for _____

[Defendant in person]

Address for service:

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 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 principal office.

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

W. S. Walker & Company
P.O. Box 265G,
George Town,
Grand Cayman

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