



**STATEMENT OF CLAIM**

1. The Plaintiff is a Cayman Islands Class “A” Licensed bank (the “**Bank**”), duly authorised under the laws of the Cayman Islands to, *inter alia*, offer retail banking facilities to its customers.
2. The Defendants are individuals who at all material times were residents in the Cayman Islands and customers of the Bank.
3. Following foreclosure proceedings in relation to the Defendants’ defaulted mortgage account number 3316918 (the “**Mortgage Account**”) the Plaintiff sold the Defendants’ properties known as:
  - i. Registration Section North Side, Block 53A, Parcel 156 (“**Property 1**”) on 1 November 2017; and
  - ii. Registration Section Savannah, Block 27C, Parcel 80 (“**Property 2**”), on 20 December 2017.
4. No payments to the Mortgage Account have been made by the Defendants since 20 December 2017. Accordingly on 22 January 2020, the Bank, through its attorneys, made formal demand for the immediate payment of the total amount outstanding under the Mortgage Account, together with accrued interest to the date of payment.
5. It was a provision of the mortgage agreement that the Defendant would pay all costs, charges and expenses incurred by the Bank on a full indemnity basis. Accordingly the Plaintiff is entitled to, and does, claim its costs on an indemnity basis.
6. Following the allocation of the sale proceeds from Property 1 and Property 2 the Defendants still owed CI\$145,497.49. Set out below are details of the Defendants’ mortgage debt, sale proceeds, fees incurred and interest which has accrued:

This **WRIT OF SUMMONS AND STATEMENT OF CLAIM** is issued by Campbells LLP, Attorneys-at-Law for and on behalf of the Plaintiff, whose address for service is Floor 4 Willow House, Cricket Square, George Town, Grand Cayman (Ref: DR/13460-24684).

	Calculation	Date/Days		CI
<b>Principle Outstanding</b>		1-Nov-17	(A)	\$307,456.73
<b>Property 1</b>				
Gross Sales Proceeds			(B)	\$150,000.00
Costs of Sale (agent, legal, etc)			(C)	\$16,024.66
Net Sales Proceeds	B-C		(D)	\$133,975.33
<b>Principle due after sale of Property 1</b>	A-D	1-Nov-17	(E)	<b>\$173,481.40</b>
<b>Property 2</b>				
Gross Sales Proceeds			(F)	\$104,400.84
Costs of Sale (agent, legal, etc)			(G)	\$10,083.20
Net Sales Proceeds (Property 2)	F-G		(H)	\$94,317.64
<b>Principle due after sale of Property 2</b>	E-H	20-Dec-17	(I)	<b>\$79,163.76</b>
Interest Due as at 20 December 2017			(J)	\$32,115.80
Total Interest accrued (20 December 2017 – 21 April 2022)			(K)	\$17,844.92
Total Late Fees as at 21 April 2022			(L)	\$589.97
Total Legal and Insurance costs as at 21 April 2022			(M)	\$15,782.94
<b>Total amount due under the Charge</b>	I+J+K+L+M	21-Apr-22		<b>\$145,497.49</b>
<b>INTEREST</b>				
Days since last payment (20 December 2017 – 21 April 22)		1,583		
Total interest accrued since last payment				\$17,844.92
Current Interest Rate (as at 21 April 2022)		4.25%		
Current Per Diem (as at 21 April 2022)				\$9.22
<b>Total Outstanding</b>		<b>21-Apr-22</b>		<b>\$145,497.49</b>

7. As at 21 April 2022, the amount due under the Mortgage Account totalled CI\$145,497.49, including interest, with interest accruing at a daily rate of CI\$9.22.
8. The Bank is entitled to and does claim interest on the Mortgage Account.

This **WRIT OF SUMMONS AND STATEMENT OF CLAIM** is issued by Campbells LLP, Attorneys-at-Law for and on behalf of the Plaintiff, whose address for service is Floor 4 Willow House, Cricket Square, George Town, Grand Cayman (Ref: DR/13460-24684).

**STATEMENT REGARDING INTEREST**

- 8.1. It was a provision of the agreement in relation to the Mortgage Account that interest would accrue.
- 8.2. The agreed rate of interest in respect of the Mortgage Account is currently 4.25%.
- 8.3. Interest was payable from the date the shortfall to the Mortgage Account occurred being 20 December 2017.
- 8.4. The total amount of interest claimed from 20 December 2017 to 21 April 2022 under the Mortgage Account is CI\$17,844.92. The amount of interest accruing due each day thereafter is CI\$9.22.

**AND THE PLAINTIFF** claims:

1. The sum of CI\$145,497.49 in relation to the Mortgage Account;
2. Interest as at 21 April 2022 totalling CI\$0.00, and accruing thereafter at the daily rate of CI\$9.22 until payment;
3. Costs on an indemnity basis; and
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\$145,497.49** plus further accruing interest and costs, further proceedings will be stayed. The money must be paid to the Plaintiff or its Attorney.



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**CAMPBELLS**  
21 April 2022

IN THE GRAND COURT OF THE CAYMAN ISLANDS

CAUSE NO: OF 2022

BETWEEN: RBC ROYAL BANK (CAYMAN) LIMITED PLAINTIFF

AND: CRAIG MICHAEL ARCH JR FIRST DEFENDANT

AND: KIMBERLY ANN ARCH SECOND DEFENDANT

WRIT OF SUMMONS

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.

Delay may result in judgment being entered against a Defendant whereby he may have to pay the costs of applying to set it aside.

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 box)  
 yes  no

Service of the Writ is acknowledged accordingly

(Signed).....

Attorney for  
Please complete overleaf



**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  
4<sup>th</sup> Floor Willow House  
Cricket Square  
George Town  
Grand Cayman KY1-9010  
(Ref: DR/13460-24684)**

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

[Empty box for defendant's Attorney indorsement]

**DIRECTIONS FOR ACKNOWLEDGMENT OF SERVICE****OF WRIT OF SUMMONS**

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 495G, 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 instalments or otherwise.

**See over for notes for guidance**

**Please complete overleaf**

**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 its 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.