

IN THE GRAND COURT OF THE CAYMAN ISLANDS

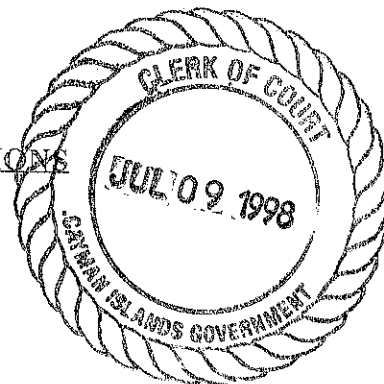
CAUSE NO. 420 OF 1998

BETWEEN: CAYMAN KITCHEN AND BATHS LTD PLAINTIFF

AND: CLIVE MUNYARD DEFENDANT

SPECIALLY INDORSED WRIT OF SUMMONS

To: Clive Munyard
White Hall Estate



THIS WRIT OF SUMMONS has been issued against you by the above-named Plaintiff in respect of a claim set out the next page.

Within fourteen (14) days after 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 Acknowledgement of Service stating therein whether you intend to contest these proceedings.

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

Issued the 8 day of July, 1998.

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 Acknowledgement of Service are given with the accompanying form.

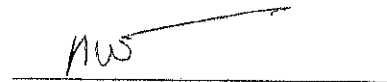
SPECIAL INDORSEMENT

1. The plaintiff is a cabinet maker.
2. The defendant lives at White Hall Estate.
3. On the 20th September, 1996 the plaintiff and the defendant entered into an agreement to build certain cabinets. The plaintiff completed the job and on the 6th February, 1997 presented an invoice for the balance of \$2,341.30.
4. Upon presentation of the invoice the defendant explained that he had no money at the time but would pay the bill later. However, despite written demands the defendant has failed to pay the amount due and owing

WHEREFORE THE PLAINTIFF CLAIMS:-

1. The balance due on the 6th February, 1997 =\$2,341.30
2. Interest at the rate of 7 3/8 per per annum from the 6th February, 1997 until payment
3. Costs to be taxed or agreed

Dated this 8th July, 1998.



Neville W. Levy & Associates

Filed by Neville W. Levy & Associates, Attorneys-at-Law for and on behalf of the Plaintiff herein whose address for service is that of the said Attorneys at the Thompson Building, P.O.Box 2178, Grand Cayman.

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.

Neville W. Levy & Associates
Thompson Building, George Town.
P.O. Box 2178.

Indorsement by Defendants' Attorneys (or by defendant if suing in person) of his name, address and reference , if any, below.

IN THE GRAND COURT OF THE CAYMAN ISLANDS

CAUSE NO. 420 1998.

BETWEEN: CAYMAN KITCHENS & BATHS PLAINTIFF

AND: CLIVE MUNYARD DEFENDANT

**ACKNOWLEDGEMENT 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 judgement being entered against a Defendants whereby they may have to pay the costs of applying to set it aside.

1. Clive Munyard
2. State whether the Defendant intends to contest the proceedings. (tick "yes" or "no")
3. State whether the Defendant intends to apply for a stay of execution judgement entered by the Plaintiff. (tick "yes")

Service of the Writ is acknowledged accordingly

Signed:

Attorney for

First Defendant in person.

Address for service: