



No. 1
Plaint

IN THE SUMMARY COURT AT GEORGE TOWN

Cause No. SC _____ of 20__

BETWEEN:

Island Cash Loans

Plaintiff

AND:

Adrian Mitchell

Defendant

To the Defendant

46 Nashe street, belford estates
Bodden Town
Grand Cayman

THIS PLAINT has been issued against your by the above – named Plaintiff in respect of the claim set out on the next page.

Within 14 days after service of this Plaintiff on you, counting the day of service you must either satisfy the claim or return to the Court Office, PO Box 495GT, George Town, Grand Cayman, 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 defence** 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 defence, the Plaintiff may apply for a **default judgment** without any further notice to you.

Issued this 21 day of Oct 20 23

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 the 18 of April 2023, Adrian Mitchell agreed to borrow a cash-to-payday loan of \$300.00 at a fixed 15% interest rate for two weeks. Mr Mitchell make two payment of interest to keep the loan current and has not make payment since 16 June 2023 which resulted in the loss of business.

2 Adrian Mitchell signed a loan agreement on 18 of April 2023 which states the Penalty for default Payment.

AND the Plaintiff claims:

- 1 The sum of \$1708.25.
- 2 Interest in the sum of \$ 360.00 calculated at the prescribed rate from to date.
- 3 Fixed costs of \$ 25.00, alternatively costs to be assessed.

D. Thomas

 Plaintiff's Signature

Plaintiff's address for service

PO Box 10320
 Grand Cayman KY1-1003
 CAYMAN ISLAND

\$ 1345-547-1710
 Info@icloans.ky

No. 2

Acknowledgment of Service

IN THE SUMMARY COURT AT GEORGE TOWN

Cause No. SC _____ of 20__

Between:

Island Cash Loans

Plaintiff

AND:

Adrian Mitchell

Defendant

ACKNOWLEDGMENT OF SERVICE

1 State Defendant's name and address -

Adrian Mitchell
46 Nashe Street, Belford Estates,
Bodden Town, Grand Cayman

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 defence overleaf.

Service of the Plaint is acknowledged accordingly.

Defendant's Signature

Dated this ____ day of _____, 20__

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 495GT, George Town, Grand Cayman within 14 days of receipt otherwise a default judgment may be entered against you.



UNSECURED LOAN AGREEMENT

THIS LOAN AGREEMENT is made this 18 day of April 2023.

BETWEEN: (1) **ISLAND CASH LOANS** of P.O. Box 10320 Grand Cayman KY1-1003 Cayman Islands, which operates as an entity, register island cash loans (the "Lender").

AND: (2) Adrian Mitchell of 46 nash street belford est bodden town, P.O. Box _____ Grand Cayman, Cayman Islands, holder of Cayman Islands//British/Jamaican/Other Passport Number A4095136 (the "Borrower").

IN CONSIDERATION OF the Lender loaning certain monies (the "Loan") to the Borrower, and the Borrower repaying the Loan to the Lender, the parties agree to keep, perform, and fulfil the terms, conditions, and provisions of this Agreement.

1. LOAN AMOUNT & INTEREST

The amount financed as a loan is CI\$ 300.00 and is given to the Borrower directly in one (1) drawdown. The interest applied to this agreement is KYD\$ 45.00

2. PAYMENT

This Loan is for a period of two (2) weeks and shall be repaid in full on 2 may 2023 (the "Due date").

3. TERMS OF PAYMENT

Where the Borrower fails to pay the principal by the Due Date, the Fixed Interest rate of **FIFTEEN PERCENT** (15%) is payable on the principal every two weeks until the principal and any accrued interest and late fees are paid in full.

4. PREPAYMENT OF THE PRINCIPAL

The Borrower can repay without penalty or interest the principal on or before the Due Date.

5. DEFAULT

Notwithstanding anything to the contrary in this Agreement, if the Borrower defaults in the performance of any obligation under this Agreement, then the Lender may declare the principal amount owing and interest due under this Agreement at that time to be immediately due and payable.

6. LATE FEES

A **CI\$10.00** charge is added to the total amount payable for the first three days after the Due Date. After this period, the total sum payable will be calculated in accordance with the payment terms agreed upon as set out in paragraph 3 above.

7. GOVERNING LAW AND JURISDICTION

This agreement shall be governed by and construed in accordance with the laws of the Cayman Islands. It is agreed that the courts of the Cayman Islands are to have jurisdiction to settle any disputes which may arise out of or in connection with this Agreement and that accordingly any suit, action, or proceeding arising out of or in connection with this Agreement may be brought in such courts.

8. COSTS

The Borrower shall be liable for all costs, expenses, and expenditures incurred including, without limitation, the complete legal costs of the Lender incurred by enforcing this Agreement because of any default by the Borrower, and such costs will be added to the principal then outstanding and shall be due and payable by the Borrower to the Lender immediately upon demand of the Lender.

9. BINDING EFFECT

This Agreement will pass to the benefit of and be binding upon the respective heirs, executors, administrators, successors, and permitted assigns of the Borrower and Lender.

10. ENTIRE AGREEMENT

This Agreement constitutes the entire agreement between the parties and there are no further items or provisions, either oral or otherwise.

THE BORROWER (a) Acknowledge that I have read and fully understand this agreement; (b) that the Lender, Manager, Agents, or Administrators have explained in detail the content of this document and all other facets of this agreement to me; (c) I am an adult of sound mind and will repay the Loan; (d) That I can seek independent legal advice before I enter into and sign this agreement;(e) that I have been given a copy of this agreement.

Borrower's Signature: A. Mitchell Date: Apr 18, 2023

Print Adrian Mitchell

Lender's Signature: O. Thomas Date: Apr 18, 2023

Print: Orriane Thomas



CLIENT STATEMENT

Island Cash Loans Ltd

Date: 20/10/2023
Adrian Mitchell

LOAN TERMS

Loan #	1000332	Interest Amount	53.25
Released Date	26/05/2023	Non Deductable Fees	0
Maturity Date	09/06/2023	Penalty Amount	1,300.00
Repayment Cycle	Biweekly	Total Due Amount	1,708.25
Principal Amount	355.00	Paid Amount	0
Interest Rate	15%/Loan	Balance Amount	1,708.25

REPAYMENTS

No repayments made

STATEMENT OF TRANSACTIONS

Date	Description	Debit	Credit	Balance
09/06/2023	Maturity	408.25		408.25
13/06/2023	Late Fee	10.00		418.25
14/06/2023	Late Fee	10.00		428.25
15/06/2023	Late Fee	10.00		438.25
16/06/2023	Late Fee	10.00		448.25
17/06/2023	Late Fee	10.00		458.25
18/06/2023	Late Fee	10.00		468.25
19/06/2023	Late Fee	10.00		478.25
20/06/2023	Late Fee	10.00		488.25
21/06/2023	Late Fee	10.00		498.25
22/06/2023	Late Fee	10.00		508.25
23/06/2023	Late Fee	10.00		518.25
24/06/2023	Late Fee	10.00		528.25
25/06/2023	Late Fee	10.00		538.25
26/06/2023	Late Fee	10.00		548.25
27/06/2023	Late Fee	10.00		558.25
28/06/2023	Late Fee	10.00		568.25
29/06/2023	Late Fee	10.00		578.25
30/06/2023	Late Fee	10.00		588.25
01/07/2023	Late Fee	10.00		598.25
02/07/2023	Late Fee	10.00		608.25
03/07/2023	Late Fee	10.00		618.25
04/07/2023	Late Fee	10.00		628.25
05/07/2023	Late Fee	10.00		638.25
06/07/2023	Late Fee	10.00		648.25
07/07/2023	Late Fee	10.00		658.25
08/07/2023	Late Fee	10.00		668.25
09/07/2023	Late Fee	10.00		678.25
10/07/2023	Late Fee	10.00		688.25
11/07/2023	Late Fee	10.00		698.25
12/07/2023	Late Fee	10.00		708.25
13/07/2023	Late Fee	10.00		718.25
14/07/2023	Late Fee	10.00		728.25
15/07/2023	Late Fee	10.00		738.25
16/07/2023	Late Fee	10.00		748.25
17/07/2023	Late Fee	10.00		758.25
18/07/2023	Late Fee	10.00		768.25
19/07/2023	Late Fee	10.00		778.25

21/07/2023	Late Fee	10.00	798.25
22/07/2023	Late Fee	10.00	808.25
23/07/2023	Late Fee	10.00	818.25
24/07/2023	Late Fee	10.00	828.25
25/07/2023	Late Fee	10.00	838.25
26/07/2023	Late Fee	10.00	848.25
27/07/2023	Late Fee	10.00	858.25
28/07/2023	Late Fee	10.00	868.25
29/07/2023	Late Fee	10.00	878.25
30/07/2023	Late Fee	10.00	888.25
31/07/2023	Late Fee	10.00	898.25
01/08/2023	Late Fee	10.00	908.25
02/08/2023	Late Fee	10.00	918.25
03/08/2023	Late Fee	10.00	928.25
04/08/2023	Late Fee	10.00	938.25
05/08/2023	Late Fee	10.00	948.25
06/08/2023	Late Fee	10.00	958.25
07/08/2023	Late Fee	10.00	968.25
08/08/2023	Late Fee	10.00	978.25
09/08/2023	Late Fee	10.00	988.25
10/08/2023	Late Fee	10.00	998.25
11/08/2023	Late Fee	10.00	1,008.25
12/08/2023	Late Fee	10.00	1,018.25
13/08/2023	Late Fee	10.00	1,028.25
14/08/2023	Late Fee	10.00	1,038.25
15/08/2023	Late Fee	10.00	1,048.25
16/08/2023	Late Fee	10.00	1,058.25
17/08/2023	Late Fee	10.00	1,068.25
18/08/2023	Late Fee	10.00	1,078.25
19/08/2023	Late Fee	10.00	1,088.25
20/08/2023	Late Fee	10.00	1,098.25
21/08/2023	Late Fee	10.00	1,108.25
22/08/2023	Late Fee	10.00	1,118.25
23/08/2023	Late Fee	10.00	1,128.25
24/08/2023	Late Fee	10.00	1,138.25
25/08/2023	Late Fee	10.00	1,148.25
26/08/2023	Late Fee	10.00	1,158.25
27/08/2023	Late Fee	10.00	1,168.25
28/08/2023	Late Fee	10.00	1,178.25
29/08/2023	Late Fee	10.00	1,188.25
30/08/2023	Late Fee	10.00	1,198.25
31/08/2023	Late Fee	10.00	1,208.25
01/09/2023	Late Fee	10.00	1,218.25
02/09/2023	Late Fee	10.00	1,228.25
03/09/2023	Late Fee	10.00	1,238.25
04/09/2023	Late Fee	10.00	1,248.25
05/09/2023	Late Fee	10.00	1,258.25
06/09/2023	Late Fee	10.00	1,268.25
07/09/2023	Late Fee	10.00	1,278.25
08/09/2023	Late Fee	10.00	1,288.25
09/09/2023	Late Fee	10.00	1,298.25
10/09/2023	Late Fee	10.00	1,308.25
11/09/2023	Late Fee	10.00	1,318.25
12/09/2023	Late Fee	10.00	1,328.25
13/09/2023	Late Fee	10.00	1,338.25
14/09/2023	Late Fee	10.00	1,348.25
15/09/2023	Late Fee	10.00	1,358.25
16/09/2023	Late Fee	10.00	1,368.25
17/09/2023	Late Fee	10.00	1,378.25
18/09/2023	Late Fee	10.00	1,388.25

20/09/2023	Late Fee	10.00	1,408.25
21/09/2023	Late Fee	10.00	1,418.25
22/09/2023	Late Fee	10.00	1,428.25
23/09/2023	Late Fee	10.00	1,438.25
24/09/2023	Late Fee	10.00	1,448.25
25/09/2023	Late Fee	10.00	1,458.25
26/09/2023	Late Fee	10.00	1,468.25
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07/10/2023	Late Fee	10.00	1,578.25
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16/10/2023	Late Fee	10.00	1,668.25
17/10/2023	Late Fee	10.00	1,678.25
18/10/2023	Late Fee	10.00	1,688.25
19/10/2023	Late Fee	10.00	1,698.25
20/10/2023	Late Fee	10.00	1,708.25
Total			1,708.25



TRADE & BUSINESS LICENSING BOARD
TRADE & BUSINESS LICENSING ACT (2021 REVISION)
SECTION 21

Trade and Business Licence Grant

Ref No. 20404

Licence No. 83150

It is hereby certified that **PRIMOS INVESTMENT GROUP LTD. T/A ISLAND CASH LOANS** of Block 14CF, Parcel 168, 40 Liberty Lane, George Town, Grand Cayman, Cayman Islands is licensed under the above law to carry on the trade or business of :

PAY DAY LOANS

in the islands with effect from **23rd March 2023** until **23rd March 2024**.

This licence is subject to the following conditions:

- Only administrative tasks such as bookkeeping, making and receiving telephone calls, email, faxes, etc. to be carried on from your residence.
- There shall be no coming and going of customers from your residence.
- You will relocate to a commercial location if the business expands to include the coming and going of Customers or the storage of major equipment or supplies (including chemicals or any other hazardous material) at your residence.
- There shall be no advertising signs at the premises without Central Planning Authority approval.



Signed:

Snr Business Licensing Officer, Trade & Business Licensing Board

Date of Issue: 23rd Day of March 2023

This licence shall be framed by the licensee and publicly displayed on the premises to which such licence relates.