

IN THE GRAND COURT OF THE CAYMAN ISLANDS

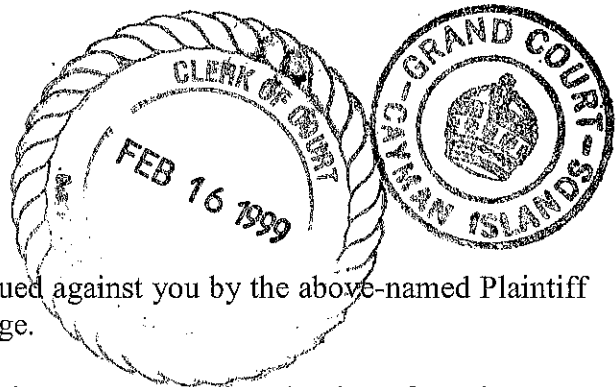
CAUSE NO 97 OF 1999

BETWEEN: ROYAL BANK OF CANADA PLAINTIFF

AND: SANA CARTER DEFENDANT

TO THE DEFENDANT:

Ms. Sana Carter
P O Box 1051 GT
George Town
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.T., 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 12th day of February, 1999

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. Pursuant to a Promissory Note dated the 31 July 1995, the Defendant agreed to repay the Plaintiff the sum of CI\$4,000.00 together with interest thereon at the rate of CI\$13% per annum on demand.
2. By a letter dated 12 September 1997, the Plaintiff made demand for payment of the amounts due and owing under the said Promissory Note. Despite the demand as aforesaid, the Defendant has failed to make payment of the amounts due under the Promissory Note which amount is currently CI\$2,921.23

AND THE PLAINTIFF CLAIMS

1. The said sum of CI\$2,921.23
2. Interest pursuant to contract at the rate of 13% per annum at the daily rate of CI\$1.36 per day.
3. Costs.

If within the time for returning the acknowledgment of service the Defendant pays the total amount claimed of CI\$3,271.23 in respect of costs and fees, further proceedings will be stayed. The money must be paid to the Plaintiff or its attorney.



BRUCE CAMPBELL & CO
Attorneys at Law for the Plaintiff