

IN THE GRAND COURT OF THE CAYMAN ISLANDS

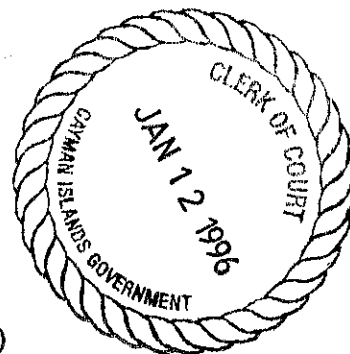
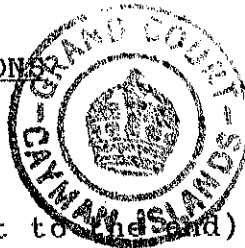
CAUSE NO: 12 OF 1996

BETWEEN: ANGEL HAWKINS - PLAINTIFF
AND: JAMES ADRIAN NIXON - FIRST DEFENDANT
AND: MARINA NIXON - SECOND DEFENDANT

WRIT OF SUMMONS

TO: Mr. James Adrian Nixon
Dog City, (follow road almost to the end)
George Town
Grand Cayman.

AND TO: Ms. Maria Nixon
Dog City, (follows road almost to the end)
George Town
Grand Cayman

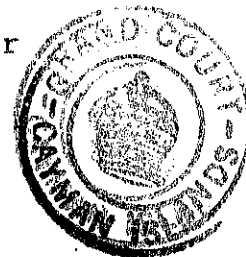


THIS WRIT OF SUMMONS has been issued against you by the above-named Plaintiff in respect of the claim set out on the next page.

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, 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

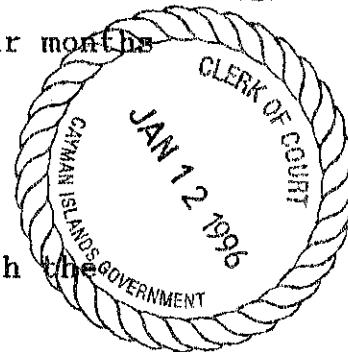
Acknowledgement without stating therein an intention to contest the proceedings, the Plaintiff may proceed with the action and judgement may be entered against you forthwith without further notice.



Issued this 12th day of January, 1996.

NOTE - This Writ may not be served later than 4 calendar months

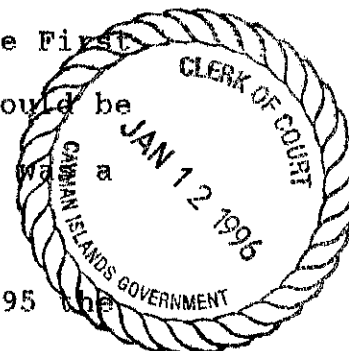
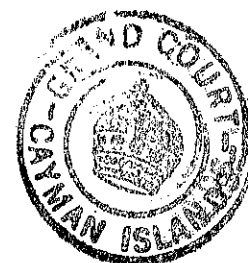
IMPORTANT

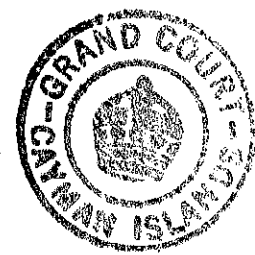


Directions for Acknowledgement of Service are given with accompanying form.

STATEMENT OF CLAIM

1. The Plaintiff is a businessman who conducts business from Fort Street Building, George Town Grand Cayman.
2. The First Defendant is an individual who resides at George Town, Grand Cayman and at the material time was a customer of the Plaintiff. The Second Defendant is the mother of the First Defendant, who indicated at the time of the First Defendant entering into the agreement that she would be responsible for the debt in the event that there was a default.
3. By a verbal agreement made on the 5th August, 1995 the Plaintiff agreed to loan to the First Defendant the sum of One Thousand five hundred dollars (CI\$1,500.00) which amount was to be repaid by monthly installments and at the rate of 5% interest monthly by the First Defendant.
4. It was a term of the said oral agreement that the First Defendant would repay the full amount outstanding by monthly installments and if he defaulted then the Second Defendant would be responsible to pay off the amount outstanding.
5. In breach of the said agreement, the Defendant failed to make any payments on the account. The Plaintiff therefore employed the services of an Attorney-at-Law who contacted the First Defendant regarding the matter. However, the First Defendant did not respond. The full amount loaned plus accrued interest therefore continues to be outstanding.

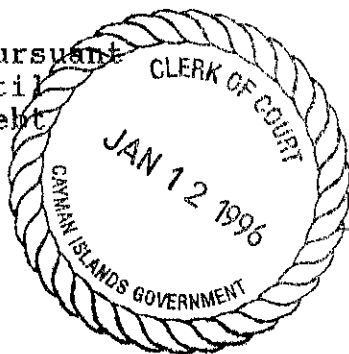




6. Despite frequent requests by the Plaintiff, the First and Second Defendant have failed and/or refused to pay the sum due and owing to the Plaintiff.

AND THE PLAINTIFF CLAIMS:

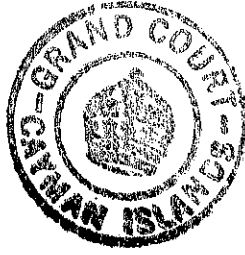
- (i) The principal sum of \$1,500.00
- (ii) Interest and charges thereon pursuant to the oral agreement at the rate of 5% monthly to January 5th, 1996 \$ 667.97
- (iii) Continuing interest pursuant to oral agreements until satisfaction of the debt
- (iv) Costs



_____ \$

Dated this 1st day of January, 1996.

Brooks & Brooks
BROOKS & BROOKS
Attorneys-At-Law
for the Plaintiff



PLEASE NOTE that if within the time for returning the Acknowledgement of Service (i.e 14 days) the Defendants pay the total amount claimed of \$2,167.97 plus costs of CI\$500.00 and disbursements of CI\$145.00. (Total of CI\$2,812.97 including interest and costs) further proceedings will be stayed. The money must be paid to the Plaintiff or his Attorney-At-Law.

THIS WRIT WAS ISSUED by Brooks & Brooks Attorneys-At-Law for the Plaintiff whose address for service is 2nd Floor A.L. Thompson Building, P.O. Box 1355, George Town, Grand Cayman.



IN THE GRAND COURT OF THE CAYMAN ISLANDS

CAUSE NO: OF 1996

BETWEEN: ANGEL HAWKINS - PLAINTIFF
 AND: JAMES ADRIAN NIXON - FIRST DEFENDANT
 AND: MARIA NIXON - SECOND 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 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 judgement entered by the Plaintiff (tick box)

yes

Service of the Writ is acknowledged accordingly

(Signed)

[Attorney] for

[Defendant in person]

Address for service:

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

BROOKS & BROOKS
Attorneys-at-Law
2nd Floor Harbour Centre
P.O. Box 1355, G.T.,
Grand Cayman

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

AND I MAKE this Affidavit in proof of service of due process upon the First Defendant.

Sworn to at George Town,
Grand Cayman this
day of , 1996
before me

BAILIFF OF THE COURT

JUSTICE OF THE PEACE

Filed by Brooks & Brooks Attorneys-at-Law for the Plaintiff whose address for service is 2nd Floor Harbour Centre P.O. Box 1355 George Town Grand Cayman.

IN THE GRAND COURT OF THE CAYMAN ISLANDS

CAUSE NO. 246 of 1995

- (a) Filed on behalf of the Plaintiff
- (b) Deponent -
- (c) Affidavit # 1
- (d) Sworn on:

BETWEEN: ANGEL HAWKINS - PLAINTIFF
AND: JAMES ADRIAN NIXON - FIRST DEFENDANT
AND: MARIA NIXON - SECOND DEFENDANT

AFFIDAVIT OF SERVICE

I, _____, of George Town Grand Cayman

MAKE OATH AND SAY AS follows:-

1. That I am a Bailiff of the Grand Court, of George Town, Grand Cayman.
2. That on the _____ day of _____, 1996 I did personally serve on MARIA NIXON, the Second Defendant in this matter, a sealed copy of the Writ of Summons filed in this Cause by handing same to her at _____
3. That the said MARIA NIXON, is known to me personally or was identified to me by _____

AND I MAKE this Affidavit in proof of service of due process upon
the Second Defendant.

Sworn to at George Town,
Grand Cayman this
day of , 1996
before me

BAILIFF OF THE COURT

JUSTICE OF THE PEACE

Filed by Brooks & Brooks Attorneys-at-Law for the Plaintiff whose
address for service is 2nd Floor Harbour Centre P.O. Box 1355 George
Town Grand Cayman.