

IN THE GRAND COURT OF THE CAYMAN ISLANDS

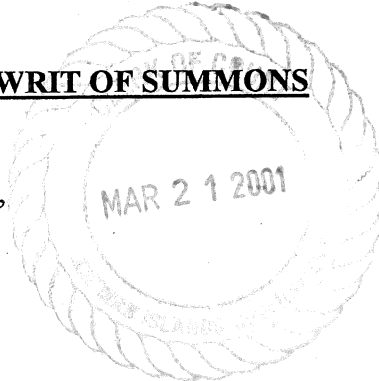
CAUSE No. 162 of 2001

**BETWEEN:**                    **BRITISH AMERICAN BANK LTD.**                    **PLAINTIFF**

**AND**                                    **VANITA J. CHAPMAN**                    **DEFENDANT**

**WRIT OF SUMMONS**

TO: VANITA J. CHAPMAN  
c/o DHL Worldwide Express,  
Bahamas  
BWI



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 28 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 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 19 day of March 2001.

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. The Plaintiff is a company carrying on business under the laws of the Cayman Islands as a non-resident company.
2. The Defendant is an individual currently residing in the Bahamas. At all materials times, the Defendant resided on Grand Cayman with an address of P.O. Box 30017 SMB, Grand Cayman, Cayman Islands.
3. The Defendant was issued a MasterCard, # 5429-5901-1519-9418, by the British American Card Company, (hereinafter "Cardco") a company organized and carrying on business under the laws of the Cayman Islands as a resident company.
4. On 16 August 1999, Cardco sold its business to the Plaintiff and wholly assigned all of its credit card business to the latter, including all rights of collection pursuant to credit card agreements with customers.
5. By 16 August 2000, the Defendant's debt to the Plaintiff pursuant to the credit card agreement (hereinafter the "Agreement"), made in the Cayman Islands, had reached US\$3,813.11 consisting of principal of US\$3,477.33 and interest of US\$335.78 at 18% per annum, calculated daily and compounded monthly, in accordance with the Agreement.
6. The Defendant, on 16 August 2000, breached the Agreement with the Plaintiff; the breach occurred in the Cayman Islands where the payments were to be made.
7. Other than a payment of US\$101.25 on 17 October 2000, the Defendant has not made any payments.
8. **THE PLAINTIFF CLAIMS: -**
  - (1). Payment by the Defendant of the sum of US\$3,375.58;
  - (2). Pre-judgment interest pursuant to the Agreement at 18% per annum, calculated daily and compounded monthly, of US\$784.10 to 19 March 2001 and thereafter at US\$2.22 per day;
  - (3). Post-judgment interest pursuant to the Agreement at 18% per annum, calculated daily and compounded monthly;
  - (4). Leave to serve the Writ of Summons out of the jurisdiction pursuant to Order 11 r.1 (1) (d) (e);
  - (5). Prescribed filing fee of US\$182.93 and fixed costs US\$304.88, alternatively costs to be assessed; and

**Total Amount as of 19 March 2001:**

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**US\$4,449.24**

If, within the time for returning the Acknowledgment of Service, the Defendant(s) pays the total amount claimed of US\$4,449.24 (including interest and costs) further proceedings will be stayed. The money must be paid to the Plaintiff's Attorney.

*Orren Merren & Company*  
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ORREN MERREN & COMPANY  
Attorneys-at-Law for the Plaintiff

*This Writ was issued by Messrs. Orren Merren & Company, the attorneys-at-law for the Plaintiff, whose address for service is Kirk House, Third Floor, Albert Panton Street, P.O. Box 481G, Grand Cayman, Cayman Islands, British West Indies.*

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 endorsed 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 endorsed 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.



**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.

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

Orren Merren & Company Attorneys-at-Law P.O. Box 481G Kirk House 3rd Floor Albert Panton Street Grand Cayman, B.W.I.
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Endorsement by defendant's Attorney (or by defendant if suing in person) of his name, address and reference, if any, in the box below.

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