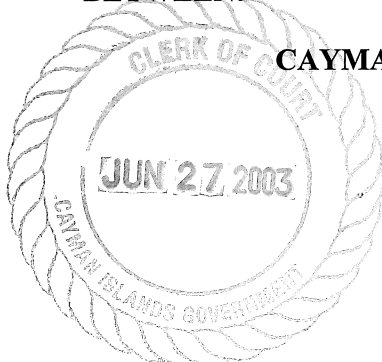


IN THE GRAND COURT OF THE CAYMAN ISLANDS

437
CAUSE NO. OF 2003

BETWEEN:



CAYMAN NATIONAL BANK LIMITED

PLAINTIFF

-and-

KELLY R. PARKINS

DEFENDANT



WRIT OF SUMMONS

TO: Kelly R. Parkins, PO Box 10599 A.P.O., 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 service of this Writ on you, counting the day of service, you must either satisfy the claim or return to the Court Office, PO Box 495 G, 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 day of June 2003.

NOTE – This Writ may not be served later than 4 calendar 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.


STATEMENT OF CLAIM

1. The Plaintiff is a Bank carrying on business at its branch at Elgin Avenue, Grand Cayman and the Defendant is a customer of the Plaintiff.
2. The Defendant is indebted to the Plaintiff on her Loan Account #014-07329 in the sum of CI\$2,418.66 being the outstanding balance on the account.
3. The said sum is payable on demand together with interest from the date the account became delinquent, 29th December 2002 until the date of commencement of these proceedings at a rate of 10.25% per annum.
4. The Plaintiff made a written demand by letter from its attorneys dated 6th June 2003 but the Defendant has failed to repay the sum outstanding or any part of it.

AND THE PLAINTIFF CLAIMS AGAINST THE DEFENDANT:-

1. Payment of the said sum of CI\$2,418.66.
2. Interest on the said sum as aforesaid at the rate of 10.25% per annum, a daily sum of CI\$0.70, from the date the account became delinquent (29th December 2002) until the date of commencement of these proceedings in the sum of CI\$126.00 and continuing at the daily rate of CI\$0.70.
3. Costs.
4. Further or other relief.

Dated the 26th day of June 2003


RITCH & CONOLLY
Attorneys at Law for the Plaintiff

If within the time for returning the Acknowledgement of Service the Defendant pays the amount claimed of CI\$2,418.66 together with fixed attorney's fees of CI\$50.00 and filing fees of CI\$150.00 then all further proceedings will be stayed. The money must be paid to the Plaintiff or its attorneys.

TO: The Clerk of the Court
AND TO: The Defendant of PO Box 10599 A.P.O., Grand Cayman

BETWEEN:

CAYMEN NATIONAL BANK LIMITED

PLAINTIFF

AND:

KELLY R. PARKINS

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

Messrs Ritch & Conolly
PO Box 1994 GT
Grand Cayman

Ref: RJH/9098

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