

IN THE GRAND COURT OF THE CAYMAN ISLANDS

CAUSE NO. 352 OF 2006

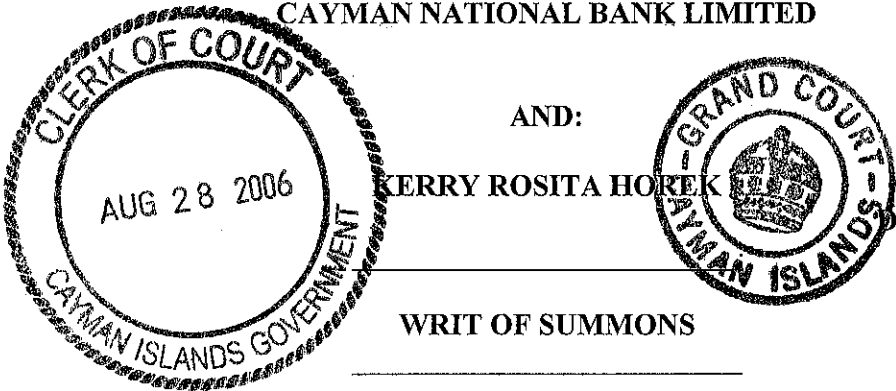
BETWEEN:

CAYMAN NATIONAL BANK LIMITED
PLAINTIFF

AND:

KERRY ROSITA HOREK
DEFENDANT

WRIT OF SUMMONS



TO: Kerry Rosita Horek of Island Rental Services, PO Box 1010 APO, Grand Cayman, Cayman Islands.

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

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 GT, 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 25th day of August 2006.

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

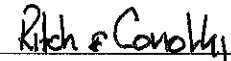
1. The Plaintiff is a Bank carrying on business at Elgin Avenue, Grand Cayman and the Defendant is and was a customer of the Plaintiff.
2. The Defendant is currently indebted to the Plaintiff in respect of her Loan Account #014-03742 in the principal sum of CI\$19,298.47, together with interest of CI\$12,310.85. Interest will continue to accrue on the Defendant's Loan Account at the annual rate of 14%, a daily rate of CI\$7.50.
3. The Plaintiff has made a written demand for repayment by letter from its attorneys dated 18th July 2006 but the Defendant has failed to repay the said sum or any part of it.

AND THE PLAINTIFF CLAIMS:

1. Payment of the said principal sum of CI\$19,298.47.
2. Interest on the sum of CI\$19,298.47 in the sum of CI\$12,310.85 at the rate of 14% per annum, a daily rate of CI\$7.50, to the date of issue of these proceedings and continuing thereafter until payment.
3. Fixed costs.
4. Further or other relief.

If, within the time for returning the Acknowledgment of Service, the Defendant pays the total amount claimed of CI\$31,609.32 and fixed costs and court fees of CI\$772.99 to total CI\$32,382.31 further proceedings will be stayed. The money must be paid to the Plaintiff or his attorney.

Dated the 25th day of August 2006



RITCH & CONOLLY
Attorneys at Law for the Plaintiff

TO: The Clerk of the Court
AND TO: The Defendant, Island Rental Services, PO Box 1010 APO, Grand Cayman, Cayman Islands

his WRIT OF SUMMONS was issued by Ritch & Conolly, Attorneys at Law, for and on behalf of the Plaintiff herein whose address for service is PO Box 1994 GT, Third Floor, Royal Bank Building, George Town, Grand Cayman.

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.

Ritch & Conolly
P O Box 1994 GT
Queensgate House
113 South Church Street
George Town
Grand Cayman

Ref: AHP/CNB/10341/Horek,Kerry Rosita

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

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 indorsed 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 indorsed 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.