

IN THE GRAND COURT OF THE CAYMAN ISLANDS

CAUSE NO. <sup>308</sup> OF 2007

IN THE MATTER OF THE REGISTERED LAND LAW (2004 REVISION)

AND IN THE MATTER OF WEST BAY SOUTH, BLOCK 2C, PARCEL 36

BETWEEN:

THE CAYMAN ISLANDS CIVIL SERVICE ASSOCIATION  
CO-OPERATIVE CREDIT UNION LIMITED

PLAINTIFF

AND

JOHN JEFFERSON SR

FIRST DEFENDANT

AND

OLGA BETH CAROLYN JEFFERSON

SECOND DEFENDANT



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ORIGINATING SUMMONS

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**TO:** John Jefferson Sr of PO Box 992, Grand Cayman KY1-1102 and Olga Beth Carolyn Jefferson of 17043 NW 10<sup>th</sup> Street, Pembroke Pines, Florida, USA

**LET THE DEFENDANTS, John Jefferson Sr and Olga Beth Carolyn Jefferson,** within 14 days after service of this Summons on them, counting the day of service, return the accompanying Acknowledgement of Service to the Court office, PO Box 495, George Town, Grand Cayman KY1-1106.

**BY THIS SUMMONS** which is issued on the application of the Plaintiff, The Cayman Islands Civil Service Association Co-Operative Credit Union Limited, the Plaintiff seeks relief pursuant to the provisions of the Registered Land Law (2004 Revision) as follows:-

1. In or about March 2003 Lance Jefferson, a member of the Plaintiff Credit Union, applied to the Plaintiff for a loan in the sum of CI\$40,000.00 which, together with the balance of previous loans made to him, gave a total amount of borrowing of CI\$45,409.61. This borrowing was to be repaid by 120 monthly instalments of CI\$596.00 and was to be secured by a Legal Charge over the property registered

at the Lands and Survey Department in the name of John Jefferson Sr, that is, the first named Defendant, as West Bay South, Block 2C, Parcel 36 (“the Property”).

2. The Property was at all material times registered in the name of the first named Defendant and on 11<sup>th</sup> April 2003 the Plaintiff as Chargee and the first named Defendant as Chargor executed a Legal Charge in respect of the Property.
3. The Legal Charge dated 11<sup>th</sup> April 2003 provided that:-
  - 3.1 The Plaintiff would lend the principal sum of CI\$39,715.00 (“the Principal Sum”).
  - 3.2 Interest on the Principal Sum would accrue at the rate of 9.75% per annum on the reducing balance.
4. On or about 7<sup>th</sup> May 2003 the first named Defendant transferred the Property into his own name and the name of the second named Defendant, Olga Beth Carolyn Jefferson and the Property has since been registered in the names of the first named Defendant and the second named Defendant.
5. On and since July 2004 Lance Jefferson has failed to make the monthly instalments due in respect of the Principal Sum loaned and in respect of interest.
6. By letters dated 3<sup>rd</sup> May 2006 and served on the first named Defendant on 13<sup>th</sup> May 2006 Messrs. Ritch & Conolly, as Attorneys for the Plaintiff, served notice on the first named Defendant pursuant to the provisions of Section 64(2) and Section 72(1) of the Registered Land Law (2004 Revision) indicating that the sum secured by the Legal Charge was repayable three months after the service of the notices.
7. By letters dated 5<sup>th</sup> June 2006 and served on the second named Defendant on 26<sup>th</sup> June 2006 Messrs. Ritch & Conolly, as Attorneys for the Plaintiff, served notice on the second named Defendant pursuant to the provisions of Section 64(2) and Section 72(1) of the Registered Land Law (2004 Revision) indicating that the sum secured by the Legal Charge was repayable three months after the service of the notices.
8. Since service of the section 64(2) and section 72(1) notices were made neither the First Defendant, the Second Defendant or Lance Jefferson have made any payments in respect of the Principal Sum outstanding and/or interest, save as follows:

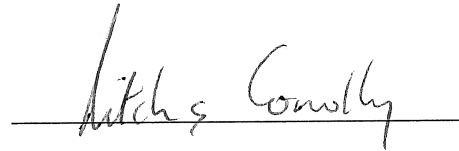
	Payment	Allocated to Interest	Allocated to Principal
27 <sup>th</sup> June 2006	500.00	-	500.00
29 <sup>th</sup> June 2006	100.00	-	100.00
26 <sup>th</sup> July 2006	500.00	-	500.00
23 <sup>rd</sup> August 2006	500.00	-	500.00
26 <sup>th</sup> September 2006	500.00	-	500.00
3 <sup>rd</sup> October 2006	369.72	-	369.72
26 <sup>th</sup> October 2006	500.00	-	500.00
2 <sup>nd</sup> March 2007	235.80	235.80	-
	<u>3,205.52</u>	<u>235.80</u>	<u>2,696.72</u>

Principal advanced	44,935.23
Payment allocated to principal	2,696.72
Balance outstanding	42,238.51

9. The Registered Land Law (2004 Revision) provides that once a notice of demand has been served pursuant to Section 64(2) the total amount of outstanding principal and interest becomes due and payable three months after service of that notice. The Plaintiff avers that the letters to the first named Defendant dated 3<sup>rd</sup> May 2006 and the letters to the second named Defendant dated 5<sup>th</sup> June 2006 constitute such notices pursuant to Section 64(2).
10. The Registered Land Law (2004 Revision) by virtue of Section 72(1) provides that once there is a default in the payment of principal, or any other periodical payments and if such default continues for three months, the Chargee may serve on the Chargor notice in writing to pay the money owing, or to perform and observe the terms of the Legal Charge, as the case may be.
11. The Registered Land Law (2004 Revision) by virtue of Section 72(2) provides that if a Chargor has not complied, within three months after the date of service of the notice served on him under Section 72(1), the Chargee may sell the Charged Property. Therefore, on and since 26<sup>th</sup> September 2006, that is, three months after the service of the notices on the second named Defendant, there has accrued a right to the Plaintiff to sell the Charged Property and the Plaintiff seeks an order that it may do so.
12. In the premises, the Plaintiff seeks an order pursuant to the provisions of the Registered Land Law (2004 Revision) that:-
  - 12.1 an order for possession be made;

- 12.2 the Plaintiff have leave pursuant to Grand Court Rules Order 45 Rule 3(1) and (2) to issue a Writ of Possession in respect of the Property.
13. The Plaintiff also seeks an order that if after any sale of the Property there should be any shortfall in the amount due and owing to the Plaintiff, the Plaintiff be at liberty to enter Judgment for the said shortfall, together with interest and costs.

Dated this 19<sup>th</sup> day of July 2007



**RITCH & CONOLLY**  
**Attorneys for the Plaintiff**

If the Defendant does not acknowledge service, judgement may be given, or made against, or in relation to him, as the Court may think just and expedient.

**NOTE:** This Summons may not be served later than 4 calendar months (*or if leave is required to effect Notice out of the jurisdiction, 6 months*) beginning with that date, unless renewed by Order of the Court.

**IMPORTANT:**

Directions for acknowledgement of service are given with the accompanying forms.

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SECOND DEFENDANT

**ACKNOWLEDGMENT OF SERVICE  
OF ORIGINATING 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.**

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1. State the full name of the Defendant by whom or on whose behalf the service of the Originating Summons is being acknowledged.

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2. State whether the Defendant intends to contest or otherwise participate in the proceedings (tick appropriate box)

yes

no

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Service of the Originating Summons is acknowledged accordingly

(Signed).....

[Attorney] for

[Defendant in person]

Address for service:

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 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.

Messrs. Ritch & Conolly  
PO Box 1994  
Grand Cayman KY1-1104  
  
Ref: RJH/CICSA-LanceJefferson/  
10246

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

[Empty box for defendant's endorsement]

**DIRECTIONS FOR ACKNOWLEDGMENT OF SERVICE  
OF ORIGINATING SUMMONS**

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 495, George Town, Grand Cayman KY1-1106.

**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. If you wish to defend claims made in the originating summons, or intend to attend the proceedings and to participate in them so far as necessary (although not necessarily in an adversarial manner) you should tick the "Yes" box in paragraph 2 of the acknowledgment of service.
3. 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.
4. 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 Originating Summons)".
5. 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.
6. 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.
7. 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.
8. Where the Defendant is a MINOR or a MENTAL PATIENT, the form must be completed by an Attorney acting for a guardian ad litem.
9. A Defendant acting in person may obtain help in completing the form at the Courts Office.