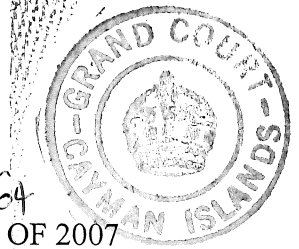


Writ of Summons (O.6, r.1)

IN THE GRAND COURT OF THE CAYMAN ISLANDS
HOLDEN AT GEORGE TOWN, GRAND CAYMAN

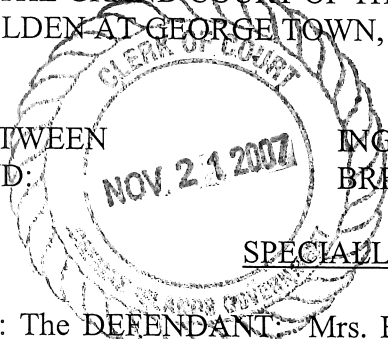


564
CAUSE NO. OF 2007

BETWEEN
AND:

INGRID SPENCE
BRENDA HYDES

PLAINTIFF
DEFENDANT



SPECIALLY ENDORSED WRIT OF SUMMONS

TO: The DEFENDANT Mrs. Brenda Hydes, 78 Simeon Crescent, P.O. Box 79WB,
Mount Pleasant, West Bay, KYI-1301, 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 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 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 20 day of November 2007

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 Acknowledgment of Service are given with the accompanying form.

STATEMENT OF CLAIM

1. Between April 2003 to December 2004 the Plaintiff agreed to lend the Defendant various sums of money totalling **CI\$22,000.00**? which the Defendant agreed to repay by the middle of 2005.

Particulars

The said oral agreements to lend the funds to the Defendant were made on various occasions.

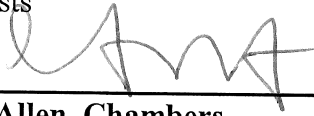
2. In April 2003, the Plaintiff initially lent the Defendant money to purchase items which included clothes for her husband, curtains, sheet sets, bathrooms sets, comforters, television/DVD, component set, freezer and water coolers. The sum owed from the purchase of those initial items was CI\$7,500.00.
3. Notwithstanding the fact that the Defendant had not repaid the first loan, the Plaintiff extended goodwill to the Defendant by lending her additional funds as a result of assurances that the Defendant would repay the Plaintiff. The Plaintiff on the instructions of the Defendant purchased additional items for her following hurricane Ivan. Those items are referred to in a letter dated 12 April 2007 and which contents were confirmed by the Defendant by endorsing her signature on the letter along with the date of 13 April 2007. The value of those items came to CI\$14,500.00.
4. Pursuant to the said agreements to repay the loan the Defendant paid to the Plaintiff the sum of CI\$1,400.00 between January and June 2006.
5. The Defendant has not paid the balance of the said loan amounting to \$20,600.00 and has caused the Plaintiff considerable hardship. The sum now owing is CI\$20,600.00.
6. On 1 May 2007 the Plaintiff provided the Defendant with an invoice. The Defendant agreed with the Plaintiff that if she failed to make payment of the sums then owing and set out in the invoice by 31 May 2007 default of which would result in a daily late payment fee of \$50.00. The Defendant endorsed that document with her signature confirming that she agreed to the terms as set out therein. The Defendant has failed to comply with the terms of that agreement.
7. In breach of the agreement the Defendant has not paid the balance of the said loan or any interest thereon and refuses to pay the Plaintiff the sum owed namely CI\$20,600.00 and interest.

AND the plaintiff claims:

- (1) Damages of CI\$20,600.00.

(2) Interest on (7) above pursuant to The Judicature Law (1995 Revision), the plaintiff is entitled to and claims interest on such sums as are found to be due at the statutory rate and for such period as the Court shall think fit.

(3) Costs



Clyde H. Allen, Chambers

THIS WRIT was issued by Clyde H. Allen, Chambers on behalf of the Defendant whose address for service is P.O. Box 31076 SMB, 2nd Floor, Suite 10, Jack & Jill Building, 19 Fort Street, KYI-1205, George Town, Grand Cayman, Cayman Islands, British West Indies.

IN THE GRAND COURT OF THE CAYMAN ISLANDS
HOLDEN AT GEORGE TOWN, GRAND CAYMAN

CAUSE NO. ⁵⁶⁴ OF 2007

BETWEEN
AND:

INGRID SPENCE
BRENDA HYDES

PLAINTIFF
DEFENDANT

ACKNOWLEDGMENT 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 Judgment 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 a 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 judgment entered by the Plaintiff (*tick box*)

yes

Service of the Writ is acknowledged accordingly

(Signed).....

[Attorney] for

Address for service: (please see overleaf)

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.

C. H. Allen
Chambers,
P.O. Box 31076 SMB,
2nd Floor, Suite 10,
Jack & Jill Building,
9 Fort Street,
KYI-1205,
George Town,
Grand Cayman,
Cayman Islands,
British West Indies.

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