



Plaint
SUMMARY COURT AT GEORGE TOWN

CAUSE NO. SC ____ OF 20__

PROCOLLECT INTERNATIONAL

Plaintiff

AND:

LAKIVA REID

Defendant

PLAINT

To the Defendant

*Lakiva Reid
George Town
Grand Cayman
Cayman Islands*

THIS PLAINT 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 Plaint on you, counting the day of service, you must either satisfy the claim or return to the Court Office, PO Box 495, George Town, Grand Cayman KY1-1106, Cayman Islands, the accompanying Acknowledgment of Service form stating therein whether you intend to contest this action. If you intend to defend the action, in whole or in part, you must set out **full particulars of your defense** in the space provided in the Acknowledgement of Service form.

If you fail to satisfy the claim or fail to return the Acknowledgement of Service form containing full particulars of your defense, the Plaintiff may apply for a **default Judgment** without any further notice to you.

Issued this day 18 August of 2025

See overleaf for particulars of the Plaintiff's claim

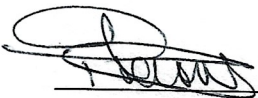
PARTICULARS OF CLAIM

(Here set out in numbered paragraphs the grounds upon which the Plaintiff claims that the Defendant is indebted to him or is liable to pay damages to him)

- 1 On July 2, 2025, the Defendant borrowed \$2,766.00 from the Plaintiff and agreed to pay back the full amount plus 20% interest of the amount borrowed on July 30, 2025, of a total of \$3,319.00
- 2 A contract was signed between the Plaintiff and the defendant fully explaining the terms and conditions including the late fees and legal action. to which the defendant stated that she fully understood (exhibit 1)
- 3 The Defendant told the plaintiff via WhatsApp that she would be paying \$200 on July 11, 2025, \$200 on July 18, 2025, and \$400,00 on July 30, 2025. In July the Plaintiff texted the defendant concerning the payment and the defendant replied that she would be making the payment July 14, 2025, and she would send the receipt
- 4 On July 15, 2025, the plaintiff reached out to the defendant vis WhatsApp the messages went thru but no reply the plaintiff tried to call texted the defendant concerning payment, and there was no reply. The plaintiff called the defendant concerning her payment, the defendant stated that she wanted an extension for the loan and the plaintiff replied that it was not possible as the defendant had 5 extensions since the start of 2025, The plaintiff then informed the defendant she would have to pay a minimum \$500.00 this month and as of next month she would have to start increasing her payment in order to have the loan reducing. The defendant replied that she would do the deposit before the end of the day.
- 5 On July 28, 2025, the Plaintiff texted the defendant about the payment and there was no reply, the plaintiff texted the defendant again only to discover that the message did not go thru the plaintiff immediately used the other phone to see if the message would go thru and it went thus showing that the defendant blocked me.
- 6 On Wednesday August 5, 2025, the defendant texted the plaintiff stating that she had the funds to pay but she ended up using the money for something else and she is asking until August 15 to make a payment, the plaintiff agreed.
- 7 On Monday August 18 2025 the defendant texted the plaintiff stating that he could proceed with legal action
- 8 As of Monday August 18, 2025 the Defendant has not made any payments and as such the Plaintiff claims \$3,319.00 as per contract, and as per contract 50%to be added to the balance \$4,978.50 Interest charged at 2.5% \$0.35 per diem

AND the Plaintiff claims:

1. The sum of \$4,978.5
2. Interest at \$0.35 per diem
3. Fixed costs of \$175.00, \$25.00 filing fee and process server fee \$125.00 alternatively costs to be assessed.



Plaintiff's Signature

ProCollect International
P.O. Box 1145
Grand Cayman KY1-1101
Cayman Islands

No. 2 - Acknowledgment of Service

IN THE SUMMARY COURT AT GEORGE TOWN

BETWEEN: *PROCOLLECT INTERNATIONAL*

CAUSE NO. SC ____ OF 20__

Plaintiff

AND: **LAVIKA REID**

Defendant

ACKNOWLEDGEMENT OF SERVICE

1 State Defendant's name and address -

*Lavika Reid
George Town
Grand Cayman
Cayman Islands*

2 State whether the Defendant intends to contest the action.

☐

Yes

☐

No

3 If you do not intend to contest the action, do you want time in which to pay the claim?

☐

Yes

☐

No

4 If you do intend to contest the action, in whole or in part, you must set out full particulars of your defense overleaf.

Service of the Plaintiff is acknowledged accordingly.

Lavika Reid

Defendant's Signature

DATED this _____ day of , 2025

See Overleaf

PARTICULARS OF DEFENCE

(Here set out in numbered paragraphs the grounds upon which the Defendant says that he is not liable to the Plaintiff, or is not liable for the full amount claimed)

Defendant's Signature

REMINDER - This form must be taken or sent to the Court Office, PO Box 495, Grand Cayman KY1-1106 Cayman Islands within 14 days of receipt otherwise a default Judgment may be entered against you.

PROCOLLECT INTERNATIONAL

P O Box 1145, Grand Cayman KY1-1110, CAYMAN ISLAND
Telephone: 345-949-8415

EMAIL: pro_collect@yahoo.com

CASH ADVANCE AGREEMENT & IRREVOCABLE AUTHORITY TO DEDUCT

Date: 7/2/25

CLIENT NAME Lakiva Reid

Cell Phone 393-7663

Work Phone 945-2187

Email Address samathalakiva@gmail.com

Mailing Address P.O. Box 30464 ky1-1202

Physical Address 22 Jamascia cl Palm Dale

Amount Requested \$2,766.00

20% Fee \$553.00

Total Amount \$3,319.00 Payment **Date** 7/30/25

For value received I Lavika Reid of 22 Jamaica Close Palm Dale George Town Grand Cayman promise to pay PROCOLLECT INTERNATIONAL the **Total Amount** noted above on or before the date listed above

I will authorize any person, body, or institution whether in the Cayman Islands or elsewhere employing me now and in the future, to deduct from the salary, income, wage or the like payable to me, such sums of money as Procollect International shall notify to you in writing, is owing by me to Procollect International in respect of the repayment of principal interest and fees.

If the Total Amount is not paid on the said date A LATE FEE OF \$25.00 WILL BE CHARGED TO THE TOTAL AMOUNT FOR THE FIRST DAY LATE. IF MORE THAN 10 DAYS LATE THE LOAN WILL BE RECALLED AND 50% WILL BE ADDED TO THE TOTAL AMOUNT

THIS WILL GIVE PROCOLLECT JUST CAUSE TO PROCEED WITH LEGAL ACTIONS

I agree to deposit \$3,319.00 to Cayman National Bank A/C 011-15470, Account Name Procollect International on or before July 30, 2025

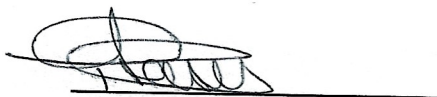
I agree that the interest that I am being charged, and the Penalties is Fair and Reasonable

This agreement is governed by the laws of the Cayman and the parties hereto agree to submit to the jurisdiction of the Cayman Islands Courts.

The parties confirm that this contract contains the full terms of their agreement and that no addition to or variation of same shall be of any force and effect unless done in writing and signed by both parties.

We, Tyrone Farnum and Lavika Reid agree to the terms and conditions of this contract

Signed by the said parties this 2 day of July 2025



For: Procollect International Ltd



Lavika Reid