



SUMMARY COURT AT GEORGE TOWN

	CAUSE NO.	OF 2025
BETWEEN: JACQUELINE WELCOME-BRIDGEMOHAN T/A JKN LOANS		PLAINTIFF
AND: TERRIANNE NANNETTE PARCHMENT		DEFENDANT

PLAINT

To the Defendant,

Terrienne Nannette Parchment
90 Lemuel Circle
Bodden Town, Grand Cayman
Cayman Islands
(345) 924-4572

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 Complaint 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 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 defence, the Plaintiff may apply for a **default judgment** without any further notice to you.

Issued this 20 day of August 2025

See overleaf for particulars of the Plaintiff's claim

PARTICULARS OF CLAIM

1. The Plaintiff operates under Section 21 of the Trade & Business Licensing Act (2021 Revision), License No. 111366. **Exhibit # 1**
2. By Personal Loan Agreement dated 31 October 2023, the Plaintiff granted the Defendant a personal loan in the sum of CI\$3,500 (Three Thousand, Five Hundred Cayman Islands Dollars) as the Defendant indicated in a WhatsApp message, *"to purchase a vehicle from a co-worker"*. The agreement indicated payment was to be made on 4th December 2023 in the sum of \$3,500, plus 30% interest in the sum of \$1,050.00, totalling \$4,550. If the loan was not paid on date indicated a penalty of 1% interest daily is effective immediately after the agreed date up to 13 days only. After which 20% will be applied Bi-weekly until the debt is paid in full as follows: 1-14 days (from 4 December 2023) an additional sum of \$700 would incur to a total owing of \$5,250. If the loan was not paid within a further 15 to 31 days (from 4 December 2023) an additional sum of \$700 would incur to a total owing of \$5,950 etc. **Exhibit # 2**
3. On October 30, 2023, at 4:07pm via email The Defendant confirmed the person selling the vehicle and the problem it has. **Exhibit # 3**
4. The Defendant later signed the Personal Loan Agreement (dated 7 December 2023) which indicated a personal loan to assist her father with hospital and medical care in the sum of CI\$300 (Three Hundred Cayman Islands Dollars) to be paid on 12th December 2023 (\$300 plus 20% interest in the sum of \$60) totalling \$360. **Exhibit # 4**
5. On 18 December 2023 at 9:59 AM, the Plaintiff emailed the Defendant advising to ensure the loan of \$360 plus 1% per day late fees are transferred no later than today (12/18/2023). Also, separately the loan of \$3500 plus interest can be transferred not deposited to account 012-72495 in the name of Keith Bridgemohan at Cayman National Bank. **Exhibit # 5**
6. On 22 December 2023 at 2:07 PM, the Defendant emailed the Plaintiff indicating that she was *"...sitting in FCIBC waiting for my salary..."*. It was the Plaintiff's understanding by this response that it was her intention to pay the loan when her salary came through as it was due the following day. This however, did not occur. Then at 11:14pm the Defendant emailed again asking to keep the repayment for her fathers loan to tie her over. Also, she *"was going to post the car for sale even if she had to take a loss"* **Exhibit # 6**
7. On 23 December 2023 the Plaintiff offered to seek a buyer for the Defendant's car to help satisfy the loan. On that same day the Defendant suggested *"Keith Minzett this morning he lives in Bodden Town he is interested he said to hold it for him he wants to buy it for his daughter"* The Defendant thanked the Plaintiff for offering to buy the vehicle from her, then promising to *"do whatever I need to make sure I settle my debt to you"*. **Exhibit # 7**
8. On 10 January 2024, the Defendant claimed to have spoken to Inspector Bogle with RCIPS "I explained that I borrowed from you and need to pay you but do not have the funds at this very moment but explained I am working on getting the funds including selling numbers to try to get in the money faster" *"there is no need to believe I will not pay you"* *"I do not want to be bringing \$100 to you today then \$75 to you tomorrow"* **Exhibit # 8**
9. On 21 January 2024, a Demand letter was hand delivered to the Defendant in the parking lot of her work place. The letter shows that the payment by that time was KYD\$6,650.00 inclusive of accrued interest up until 19 January 2024. **Exhibit # 9**
10. On 23 May 2024 at 5:31 PM, the Defendant asked for *"...consideration is reducing the outstanding by 50% and stopping the interest and late fees as I had previously requested"*

Filed by the Plaintiff of 185 Birch Avenue, Prospect, George Town, Grand Cayman, Cayman Islands (345) 929-0706 jknloans@gmail.com

and "I can afford to pay CI\$400.00 a month if the loan is reduced and the interest and late fees are stopped". **Exhibit # 10**

11. On 23 May 2024 at 10:15 PM the Plaintiff responded to the Defendant's request: "JKNloans decided to accept your offer of \$400 per month effective May 30th, 2024 and 30th monthly going forward for 17.5 months, bringing the final \$400 repayment to October 30, 2025 then \$200 on November 30th, 2025. **Exhibit # 11**
12. On 24 May 2024 at 9:11 AM the Defendant responded: "Many many thanks for your consideration with this matter you can expect the first payment on June 5th because if the way FCIBC processes incoming funds it still takes them 3 days to process and my salary is paid at the end of the month". **Exhibit # 12**
13. Approximately mid June 2024 due to no communication the Plaintiff entered Hampson and Company office where the Defendant worked and was then made aware that the Defendant lost her job there. Until now (August 2025) the Defendant has avoided all contact with the Plaintiff.
14. On 11 June 2024 the Defendant made a payment of \$400 to the Plaintiff and no other payments have been made since. We accepted this payment as cover for the Personal Loan Agreement dated 7 December 2023 and any accrued interest. **Exhibit # 4**
15. On 10 April 2025, the Defendant requested a "new" Demand letter be issued. This request was made via Bruce Bodden. Mr. Bodden was referred to JKNloans by the Defendant as a client and father to one of the Defendant's children from 2023. The new demand letter was issued. Mr. Bruce Bodden confirmed via Whatsapp on June 23, 2025 that the letter was delivered. **Exhibit # 13**
16. As of the date of filing, the Defendant has an outstanding balance of CI\$7,000, not including interest as per the Judicature Act, and fixed fee of CI\$500 for administration, filing fees and service of these proceedings.

AND the Plaintiff claims:

1. Principal and fees totalling: CI\$7,500.
2. Interest in accordance with the Judicature Act (2021 Revision) and Judgment Debt Rules as amended.



JACQUELINE WELCOME-BRIDGEMOHAN T/A JKN LOANS

Plaintiff's signature

**TRADE & BUSINESS LICENSING BOARD****TRADE & BUSINESS LICENSING ACT (2021 REVISION)
SECTION 21****Trade and Business Licence Renewal**

Ref No. 20498

Licence No. 111366

It is hereby certified that **JACQUELINE WELCOME-BRIDGEMOHAN T/A JKN LOANS** of **Block 25B, Parcel 459, 185 Birch Avenue, Prospect, George Town, Grand Cayman, Cayman Islands** is licensed under the above law to carry on the trade or business of :

SMALL LOANS

in the islands with effect from **26th January 2025** until **26th January 2026**.

This licence is subject to the following conditions:

- Only administrative tasks such as bookkeeping, making and receiving telephone calls, email, faxes, etc. to be carried on from your residence.
- There shall be no coming and going of customers from your residence.
- You will relocate to a commercial location if the business expands to include the coming and going of Customers or the storage of major equipment or supplies (including chemicals or any other hazardous material) at your residence.
- There shall be no advertising signs at the premises without Central Planning Authority approval.

Signed:**Secretary, Trade & Business Licensing Board****Date of Issue: 15th Day of January 2025**

This licence shall be framed by the licensee and publicly displayed on the premises to which such licence relates.



JKNLOANS

MOBILE SERVICE

Name of Borrower: Parchment, Terrianne N
Address: 90 Lemuel Circle B.T
Contact Number: 345-924-4572
Employer: Hampson and Company
ID Number: pp # 604060630
Name of Reference: Self

PERSONAL LOAN AGREEMENT

This loan agreement is made and will be effective on: 31-Oct-2023

BETWEEN

Parchment, Terrianne N

BORROWER

JKNLoans

LENDER

FOR

AMOUNT (KYD): 3,500.00

TERMS: To Payday

Dec 4, 2023 (34 Days) 1,050.00

TOTAL TO BE REPAYED ON PAYDAY: 4,550.00

PLEASE NOTE THAT A PENALTY OF 1% INTEREST DAILY IS EFFECTIVE IMMEDIATELY AFTER THE AGREED DATE UP TO 13 DAYS ONLY. AFTERWHICH 20% WILL BE APPLIED BI-WEEKLY UNTIL DEBT IS REPAYED IN FULL AS FOLLOWS:

DAYS LATE:

1 TO 14 - 20% 700.00

15 TO 30(31) - 20% 700.00

The borrower hereby acknowledge and agree to pay the loan from JKNLoans as defined above inclusive of any court costs should the loan become delinquent. This agreement is made in and according to the laws of the Cayman Islands.

(BORROWER)

(LENDER)

Parchment, Terrianne N

JKNLoans

JKNLoans will not be responsible for any data loss via google



JKNLOANS <jknloans@gmail.com>

Signed Loan Agreement \$3,500.00

1 message

Terrienne Parchment <terrienne.parchment@gmail.com>
To: JKNLOANS <jknloans@gmail.com>

Wed, Nov 1, 2023 at 12:36 AM

Good night Ms. Jacqueline,

Many thanks for your approval it is greatly appreciated.

Please see attached.

Kindest regards,

Terrienne Parchment

 **Parchment, Terrienne N.xlsx - Sheet1 (1).pdf**
134K

Re: Signed promissory note \$1500 update on repayment and request for a new loan \$3500

4 messages

Terrienne Parchment <terrienne.parchment@gmail.com>
To: JKNLOANS <jknloans@gmail.com>

Mon, Oct 30, 2023 at 4:07 PM

Good Afternoon Ms. Jacqueline,

I trust all is well, I confirmed my salary was processed at 4:29pm on October 27, 2023, it take my bank atleast 24 hours to process the transfer of funds from my employers bank, I called Ms. Claudine who works at the branch by Health oty as she always answers her phone and she reminded me that the funds has to be converted from US to KYD and that it takes longer. Ms. Claudine told me that I check my online banking around 4:30pm to see if the funds have been credited, if I get the funds this evening I will meet you at your house.

Further to our brief conversation regarding a new loan I explained that Ms. Yvonne who is our Divorce Lawyer and who I work with is selling her 2016 Kia Sportage Jeep which needs a AC compressor, Ms. Yvonne offered it to me for \$3,500.00 and I would really like to get it it is my intentions to flip it and use the money to help me to buy my blocks and steal as I am working hard towards building a small 2 bedroom home on my land.

I met with my Manager to discuss my end of year and she reviewed my performance and work ethic which she expressed she has been very impressed and happy that I joined the team and she noted that she looks forward to me continuing with the company, in this review she noted I have exceeded my expectations and therefore the company is rewarding me one month's full salary which will be paid on November 1st since we are paid on the 31st of each month we would receive our bonuses earlier to have to use for Christmas.

I would have my bonus to use to repay the new loan that I am requesting, grateful if you would please let me know if I could get the new loan by either wednesday or thursday as Ms. Yvonne will travel on Friday and I would like to secure the vehicle before she leaves.

Kindest regards,

Terrienne Parchment

On Tue, Oct 17, 2023 at 9:25 AM JKNLOANS <jknloans@gmail.com> wrote:
Thank you for your understanding.

On Tue, Oct 17, 2023, 8:34 AM Terrienne Parchment <terrienne.parchment@gmail.com> wrote:
Good Morning Ms. Jacqueline,

I am well thanks and trust you are also well.

I am so sorry I thought I had asked for the loan for the month and I apologize for any inconveniences that I may have caused.

Yes, I agree to the extension and interest to be applied as detailed above.

Many thanks,

Terrienne Parchment

On Mon, Oct 16, 2023 at 9:00 PM JKNLOANS <jknloans@gmail.com> wrote:

Ms. Terrienne,

I hope this message finds you in good health.

**JKNLOANS**

MOBILE SERVICE

Name of Borrower: Parchment, Terrianne N
Address: 90 Lemuel Circle B.T
Contact Number: 345-924-4572
Employer: Hampson and Company
ID Number: pp # 604060630
Name of Reference: Self

PERSONAL LOAN AGREEMENT

This loan agreement is made and will be effective on: 7-Dec-2023

BETWEENParchment, Terrianne N**BORROWER**JKNLoans**LENDER****FOR**

AMOUNT (KYD): 300.00

TERMS: To Payday

Dec 12, 2023 (5 Days) 60.00

TOTAL TO BE REPAYED ON PAYDAY: 360.00

PLEASE NOTE THAT A PENALTY OF 1% INTEREST DAILY IS EFFECTIVE IMMEDIATELY AFTER THE AGREED DATE UP TO 13 DAYS ONLY. AFTERWHICH 30% WILL BE APPLIED BI-WEEKLY UNTIL DEBT IS REPAYED IN FULL AS FOLLOWS:

DAYS LATE:

1 TO 14 - 20% 60.00

15 TO 30(31) - 20% 60.00

The borrower hereby acknowledge and agree to pay the loan from JKNLoans as defined above inclusive of any court costs should the loan become delinquent. This agreement is made in and according to the laws of the Cayman Islands.

(BORROWER)

Parchment, Terrianne N

_____(LENDER)

JKNLoans

JKNLoans will not be responsible for any data loss via google



JKNLOANS <jknloans@gmail.com>

Promissory note \$300

2 messages

JKNLOANS <jknloans@gmail.com>

Thu, Dec 7, 2023 at 3:54 PM

To: Terrianne Parchment <terrianne.parchment@gmail.com>

Good afternoon Ms. Terrianne,

Thanks for choosing JKNloans for your borrowings.

Today, we have approved the request based on the situation with your father and his need to attend the hospital for medical care.

Attached please find the promissory note for your review and signature. Once signed, please return to this email.

Upon receipt of the note, your funds will be delivered today, in cash.

Kind Regards,

JKNloans mobile service

Manager

Email: jknloans@gmail.com

Phone or WhatsApp: 345-929-0706

Note: JKNloans will not be responsible for data loss via google.

Save the trees! Don't print unnecessarily

Parchment, Terrianne N #2.xlsx - Sheet1.pdf
106K

Terrianne Parchment <terrianne.parchment@gmail.com>

Thu, Dec 7, 2023 at 4:04 PM

To: JKNLOANS <jknloans@gmail.com>

Good Afternoon Ms. Jacqueline,

Thank you. I spoke to my father. He said he did not know he would receive his pension earlier so he said he will ensure that he has the money for me to repay no later that the morning of the 12th December.

If your husband can meet me at my work that would be great.

Thanks again. Terrianne

On Thu, Dec 7, 2023 at 3:55 PM JKNLOANS <jknloans@gmail.com> wrote:

Good afternoon Ms. Terrianne,

Thanks for choosing JKNloans for your borrowings.

Today, we have approved the request based on the situation with your father and his need to attend the hospital for medical care.



JKNLOANS <jknloans@gmail.com>

Disbursed funds

3 messages

JKNLOANS <jknloans@gmail.com>

Mon, Dec 18, 2023 at 9:59 AM

To: Terrianne Parchment <terrianne.parchment@gmail.com>

Ms. Terrianne,

Yesterday i left you a message to call me. I used my uncles phone but omitted to include that it was JKNloans.

Kindly ensure the loan of \$360 plus 1% per day late fees are transferred no later than today (12/18/2023)

Also, separately the loan of \$3500 plus interest can be transferred not deposited to account 012-72495 ino Keith Bridgemohan at CNB.

Appreciate your business and hope to continue assisting you in 2024.

Terrianne Parchment <terrianne.parchment@gmail.com>

Tue, Dec 19, 2023 at 11:17 AM

To: JKNLOANS <jknloans@gmail.com>

Good Morning Ms. Jacqueline,

Apologies I did not see the email, thank you for your call. I am just waiting for my father. I keep reminding him he is annoyed that he has been coming into town and wasn't getting through. I already explained to him to try to come into town so we can settle the amount I borrowed for him cause it will cause me to get myself in trouble.

As soon as I have the money in hand I will make the deposit and email you confirming.

Kindest regards,

Terrianne Parchment

On Mon, Dec 18, 2023 at 9:59 AM JKNLOANS <jknloans@gmail.com> wrote:

Ms. Terrianne,

Yesterday i left you a message to call me. I used my uncles phone but omitted to include that it was JKNloans.

Kindly ensure the loan of \$360 plus 1% per day late fees are transferred no later than today (12/18/2023)

Also, separately the loan of \$3500 plus interest can be transferred not deposited to account 012-72495 ino Keith Bridgemohan at CNB.

Appreciate your business and hope to continue assisting you in 2024.

JKNLOANS <jknloans@gmail.com>

Tue, Dec 19, 2023 at 4:41 PM

To: Terrianne Parchment <terrianne.parchment@gmail.com>

Appreciate you responded.

On Tue, Dec 19, 2023, 11:18 AM Terrianne Parchment <terrianne.parchment@gmail.com> wrote:

Good Morning Ms. Jacqueline,

Apologies I did not see the email, thank you for your call. I am just waiting for my father. I keep reminding him he is annoyed that he has been coming into town and wasn't getting through. I already explained to him to try to come into town so we can settle the amount I borrowed for him cause it will cause me to get myself in trouble.

As soon as I have the money in hand I will make the deposit and email you confirming.

Kindest regards,

Terrianne Parchment

On Mon, Dec 18, 2023 at 9:59 AM JKNLOANS <jknloans@gmail.com> wrote:
Ms. Terrianne,

Yesterday I left you a message to call me. I used my uncles phone but omitted to include that it was JKNloans.

Kindly ensure the loan of \$360 plus 1% per day late fees are transferred no later than today (12/18/2023)

Also, separately the loan of \$3500 plus interest can be transferred not deposited to account 012-72495 into Keith Bridgemohan at CNB.

Appreciate your business and hope to continue assisting you in 2024.

It is unfortunate that I cannot fulfil my debit to you as it is beyond my control.

I cannot find the words to explain how sorry I am about this situation I am truly sorry.

On Friday, December 22, 2023, JKNLOANS <jknloans@gmail.com> wrote:
Thanks for your email.

First let me ask were you able to make the deposit from your father?

Also, once paid, your payment is due as well.

Please keep me posted here.

On Fri, Dec 22, 2023, 2:07 PM Terrianne Parchment <terrianne.parchment@gmail.com> wrote:
Hi Ms. Jacqueline,

I have been sitting in FirstCaribbean waiting for my salary I managed to convince Mr. Keeble at my work place to pot my salary on the 20th with hopes to get it today.

Ms. Carol and Ms. Claudine are all trying to get the processing team to expedite my salary Ms. Claudine said the posting team said they will try their best because they have plenty work still left and everything is a priority now.

Ms. Claudine said she cannot guarantee I will get my salary but she and Ms. Carol are trying their best to assist me for me to get it today.

I explained I would have no money for the Christmas I literally have \$10 and 17 miles to empty so I really need to wait here.

Pleaae bare with me a little longer I can't move so I will be here until I get through and please pray for me cause I really need my salary i don't have anything.

Terrianne Parchment <terrianne.parchment@gmail.com>
To: JKNLOANS <jknloans@gmail.com>

Wed, Dec 27, 2023 at 10:43 AM

It was not opened in time

On Wednesday, December 27, 2023, JKNLOANS <jknloans@gmail.com> wrote:
Ms. Terrianne,

Why haven't they credited the US\$ account instead?

On Wed, Dec 27, 2023, 7:08 AM Terrianne Parchment <terrianne.parchment@gmail.com> wrote:
Good Morning Ms. Jacqueline,

I just emailed Ms. Claudine asking her to please just send a follow up email asking to expedite my salary process and to call me once my accouny had been credited.

Once I have access to my funds I will make contact with you.

See the screensshot of my account attached to confirm no credits have been received.

Regards,

Terrianne

Sorry for the late replay my phone died on me. I do appreciate that you have always treated me like your family and you have helped me in many ways than one and you always look out for my best interest that is why I have so much respect for you.

I know that it will be alot for me to pay back and its not that I will not pay you back I am trying to sell the car and even if I try selling it as is I will not be able to sell so quick, but I know that is what I need to do. As you can see I didn't hide anything from you I was honest and provided proof that I was even trying to get my salary processed before the payday because of prior issues.

I only asked to keep the funds from my fathers loan to tie me over I didn't have any money at all that is the only reason why I asked.

If you could consider helping as you have always done so that I clear the debt owed to you, is it possible to break the repayment into two repayments?

I will post the car for sale even if I have to take a loss that is not an issue I just want to be able to repay what I owe you with late fees and interest.

I will be in contact with you on Wednesday.

On Friday, December 22, 2023, JKNLOANS <jknloans@gmail.com> wrote:
Ms. Terrianne,

I am sympathetic to your situation but not understanding how you'll pay me in full, as promised. You owe \$4,550 without late fee charge and \$396 on the other loan for your dad and you are suggesting keeping the funds for longer.....Sigh!

How will you pay next week?

Sell the vehicle as is, you're not earning anything. I need the funds.

On repayment day (Wednesday) contact me to know the added fees, prior to deposit/transfer.

On Fri, Dec 22, 2023, 4:48 PM Terrianne Parchment <terrianne.parchment@gmail.com> wrote:
Hi Ms. Jacqueline,

I am just leaving the bank nothing can be done Ms. Claudine and Ms. Carol really tried they said they are hoping that the proof department will be able to pull through for me.

It was my intention to make the deposit from my FCIBC account for me and my father's payment.

I am gracefully asking if you could please allow me to use the \$360 from my father's payment to get me through the weekend and until next week until I get my pay.

I took screen shots of my account to show my salary has not been posted I also attached the email from Ms. Claudine from 18th Dec which I gave Mr. Keeble and also the confirmation of my salary that Mr. Keeble posted on 20th Dec.

My phone is about to die, I am so disappointed that this has happened yo me again and Ms. Claudine also suggested we open a US account so while I was at the bank Ms. Carol helped me with the papers so that next month I should not have any issues.

It is unfortunate that I cannot fulfil my debit to you as it is beyond my control.

I cannot find the words to explain how sorry I am about this situation I am truly sorry.

On Friday, December 22, 2023, JKNLOANS <jknloans@gmail.com> wrote:

Regards,
Terrianne

On Wednesday, December 27, 2023, Terrianne Parchment <terrianne.parchment@gmail.com> wrote:

On Wednesday, December 27, 2023, Terrianne Parchment <terrianne.parchment@gmail.com> wrote:

Hi Ms. Jacqueline,

I just checked online nothing yet I have attached the screenshot to prove to you no money had hit my account yet. I also have not heard back from Ms. Carol or Claudine at btye bank I will email again.

Regards,

Terrianne

On Wednesday, December 27, 2023, Terrianne Parchment <terrianne.parchment@gmail.com> wrote:

It was not opened in time

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Why haven't they credited the US\$ account instead?

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Good Morning Ms. Jacqueline,

I just emailed Ms. Claudine asking her to please just send a follow up email asking to expedite my salary process and to call me once my account had been credited.

Once I have access to my funds I will make contact with you.

See the screenshot of my account attached to confirm no credits have been received.

Regards,

Terrianne

On Saturday, December 23, 2023, Terrianne Parchment <terrianne.parchment@gmail.com> wrote:

Hi Ms. Jacqueline,

I am spoke to Keith Minzette this morning he lives Bodden Town he is interested he said to hold it for him he wants to buy it for his daughter bought my last car he is a big number seller so I know he will get the money to me I am only asking you to please bare with me a little longer.

And thank you for the offer but I got this Ms. Jacqueline I will do whatever I need to make sure I settle my debt to you.

On Saturday, December 23, 2023, JKNLOANS <jknloans@gmail.com> wrote:

Terrianne,

What did the lady say is wrong with the vehicle? I will seek a buyer as is. Also, how much are you asking?

On Fri, Dec 22, 2023, 11:14 PM Terrianne Parchment <terrianne.parchment@gmail.com> wrote:

Good night Ms. Jacqueline,

S2025-0153

Page 15 of 26

2025-08-20

Ms. Carol and Ms. Claudine are all trying to get the processing team to expedite my salary Ms. Claudine said the posting team said they will try their best because they have plenty work still left and everything is a priority now.

Ms. Claudine said she cannot guarantee I will get my salary but she and Ms. Carol are trying their best to assist me for me to get it today.

I explained I would have no money for the Christmas I literally have \$10 and 17 miles to empty so I really need to wait here.

Pleaae bare with me a little longer I can't move so I will be here until I get through and please pray for me cause I really need my salary i don't have anything.



Screenshot_20231227-070502_Chrome.jpg
156K

JKNLOANS <jknloans@gmail.com>

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To: Terrianne Parchment <terrianne.parchment@gmail.com>

Ms. Terrianne,

Why haven't they credited the US\$ account instead?

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And thank you for the offer but I got this Ms. Jacqueline I will do whatever I need to make sure I settle my debt to you.

S2025-0153 On Saturday, December 23, 2023, JKNLOANS <jknloans@gmail.com> wrote:

2025-08-20

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Ms. Carol and Ms. Claudine are all trying to get the processing team to expedite my salary Ms. Claudine said the posting team said they will try their best because they have plenty work still left and everything is a priority now.

Ms. Claudine said she cannot guarantee I will get my salary but she and Ms. Carol are trying their best to assist me for me to get it today.

I explained I would have no money for the Christmas I literally have \$10 and 17 miles to empty so I really need to wait here.

Please bare with me a little longer I can't move so I will be here until I get through and please pray for me cause I really need my salary i don't have anything.

Terrianne Parchment <terrianne.parchment@gmail.com>
To: JKNLOANS <jknloans@gmail.com>

Wed, Jan 10, 2024 at 8:41 AM

Good Morning Ms. Jacqueline I just spoke with Inspector Bogle with the RCIPS and I explained that I borrowed from you and need to pay you but do not have the funds to pay at this very moment but I explained that I am working on getting the funds including selling numbers to try to get in the money faster I asked him if he could assist me to resolve this issue he said he is on a Zoom call right now and will call me back I will be asking him for assistance by way of borrowing from him if he has it to make another payment to you I do not have any money at this very moment I am trying to get money as soon as possible to pay you so do not think that I am running from you or hiding from you there is no need to believe I will not pay you I just cannot pay you at this very moment because I do not have any money now but like I said I am working on getting money to you and I do not want to be bringing \$100 to you today then \$75 to you tomorrow understand that I am trying to get as much money as I can together to pay you one time.

I will not sell the car for sale even if I have to take a loss that is not an issue I just want to be able to repay what I owe you with late fees and interest.

I will be in contact with you on Wednesday.

On Friday, December 22, 2023, JKNLOANS <jknloans@gmail.com> wrote:
Ms. Terrianne,

I am sympathetic to your situation but not understanding how you'll pay me in full, as promised. You owe \$4,550 without late fee charge and \$396 on the other loan for your dad and you are suggesting keeping the funds for longer.....Sigh!

How will you pay next week?

Sell the vehicle as is, you're not earning anything. I need the funds.

On repayment day (Wednesday) contact me to know the added fees, prior to deposit/transfer.

On Fri, Dec 22, 2023, 4:48 PM Terrianne Parchment <terrianne.parchment@gmail.com> wrote:
Hi Ms. Jacqueline,

I am just leaving the bank nothing can be done Ms. Claudine and Ms. Carol really tried they said they are hoping that the proof department will be able to pull through for me.

It was my intention to make the deposit from my FCIBC account for me and my father's payment.

I am gracefully asking if you could please allow me to use the \$360 from my father's payment to get me through the weekend and until next week until I get my pay.

I took screen shots of my account to show my salary has not been posted I also attached the email from Ms. Claudine from 18th Dec which I gave Mr. Keeble and also the confirmation of my salary that Mr. Keeble posted on 20th Dec.

My phone is about to die, I am so disappointed that this has happened to me again and Ms. Claudine also suggested we open a US account so while I was at the bank Ms. Carol helped me with the papers so that next month I should not have any issues.

It is unfortunate that I cannot fulfil my debit to you as it is beyond my control.

I cannot find the words to explain how sorry I am about this situation I am truly sorry.

On Friday, December 22, 2023, JKNLOANS <jknloans@gmail.com> wrote:
Thanks for your email.

First let me ask were you able to make the deposit from your father?

Also, once paid, your payment is due as well.

Please keep me posted here.

On Fri, Dec 22, 2023, 2:07 PM Terrianne Parchment <terrianne.parchment@gmail.com> wrote:
Hi Ms. Jacqueline,

I have been sitting in FirstCaribbean waiting for my salary I managed to convince Mr. Keeble at my work place to post my salary on the 20th with hopes to get it today.



21, January 2024

Terrianne Parchment
90 Lemuel Circle
Bodden Town
Grand Cayman
Cayman Islands

Re: Outstanding debt of KYD\$6,650.00

I trust this letter finds you well. I am writing to address the matter of the outstanding debt of KYD\$6,650.00, which originated from a loan of KYD\$3,500.00 you borrowed from JKNLoans on December 4, 2023, for the purpose of purchasing a vehicle.

The loan was extended to you with the understanding that you would repay the full amount from anticipated funds, including your bonus, salary, or proceeds from the sale of the vehicle. Despite numerous discussions and reminders about the overdue payment, the promises made to settle the debt have yet to be fulfilled.

Regrettably, our attempts to contact you by email on January 16, then by phone on January 21, 2024, went unanswered, leaving us with no alternative but to formalize our demand for payment through written communication.

After consulting with legal professionals, JKNLoans wishes to inform you that the total outstanding payment, initially due on December 22, 2023, has now accumulated to KYD\$6,650.00, inclusive of accrued interest up to January 19, 2024.

To avoid further escalation of this matter, we kindly request that you settle the full outstanding amount by February 5, 2024. If payment is not received by this date, an additional daily per diem of KYD\$66.50 will be applied.

Please be advised that failure to comply with this demand will compel JKNLoans to pursue legal action against you. For any future correspondence related to this debt, we request that you communicate with us via the following email address: jknloans@gmail.com.



We trust that you will treat this matter with the urgency it deserves and promptly address the outstanding debt. Your cooperation in resolving this issue amicably is appreciated.

Yours sincerely,

JKNloans
Jacqueline Welcome-Bridgemohan
Manager
Email: jknloans@gmail.com
Phone: 1-345-929-0706

Hand
delivered
4/2024

Exhibit 10

>>

>> On Thu, May 23, 2024 at 5:31 PM Terrianne Parchment
<terrianne.parchment@gmail.com> wrote:

>>>

>>> Good Day,

>>>

>>> I confirm receipt of your letter by hand.

>>>

>>> I apologize for not responding to your previous calls and messages I
>>> could not respond because I knew I would not be able to get the lump
>>> sum of money to make payments because I was going through a difficult
>>> time, my lights were disconnected for one month alone and I had to opt
>>> for a top up program from CUC I cannot afford to pay to keep my lights
>>> on and sometimes I cannot even find simple food or groceries, gas or
>>> even toilet paper.

>>>

>>> I notice the amount owing is in the sum of C\$14,000.00, while I
>>> appreciate that you will need to collect the principal and interest
>>> for a loan along with late fees since I have been delinquent for
>>> sometime, honestly I cannot afford to pay this amount and would like
>>> to ask for your consideration is reducing the outstanding by 50% and
>>> stopping the interest and late fees as I had previously requested.

>>>

>>> There is no possible way for me to repay the amount of C\$14,000.00 I
>>> am barely surviving now and my mortgage has increased again, I have
>>> looked over my finances and I can afford to pay C\$400.00 a month if
>>> the loan is reduced and the interest and late fees are stopped.

>>>

>>> Grateful if you would look into this matter and let me know what we
>>> can both agree to in an amicable manner to resolve this outstanding
>>> debt.

>>>

>>> Regards,

>>>

>>> Terrianne

>>

>> Kind Regards,

>>

>> JKNloans mobile service

>> Manager

>> Email: jknloans@gmail.com

>> Phone or WhatsApp: 345-929-0706

>> Note: JKNloans will not be responsible for data loss via google.

>> Save the trees! Don't print unnecessarily

Kind Regards,

Exhibit 11 4
12

From: **Terrienne Parchment** <terrienne.parchment@gmail.com>
Date: **Fri, May 24, 2024 at 3:18 PM**
Subject: Re: Delinquent Loan
To: JKNLOANS <jknloans@gmail.com>

Good Afternoon,

I forgot to ask, could you when you have a chance draft an agreement for me to sign for the agreed payment plan.

Kind regards,

Terrienne

On **Fri, May 24, 2024 at 9:11 AM** Terrienne Parchment
<terrienne.parchment@gmail.com> wrote:

>

> Many many thanks for your consideration with this matter you can expect the first payment on June 5th because if the way FCIBC processes incoming funds it still takes them 3 days to process and my salary is paid at the end of the month.

>

> Please send me bank details to setup for monthly transfers to your account.

>

> Once I set it up it will send funds automatically from my account to yours.

>

> Thanks again,

> Terrienne

>

> On **Thu, 23 May 2024, 10:15 pm** JKNLOANS, <jknloans@gmail.com> wrote:

>>

>> Good evening Ms. Terrienne,

>>

>> Thanks for reaching out and making an offer.

>>

>> JKNloans decided to accept your offer of \$400 per month effective May 30th, 2024 and 30th monthly

>> going forward for 17.5 months, bringing the final \$400 repayment to October 30, 2025 then \$200 on November 30th, 2025.

>>

>> \$3500 loaned

>> \$3500 interest after deduction of fees

>> -----

>> \$7000

>>

>> We look forward to your favourable response.

Exhibit **11**

Jacqueline Bridgemohan

Manager

JKNloans mobile service

E: jknloans@gmail.com

Direct Phone or WhatsApp: 345-929-0706

Note: JKNloans will not be responsible for data loss via google.

Save the trees! Don't print unnecessarily

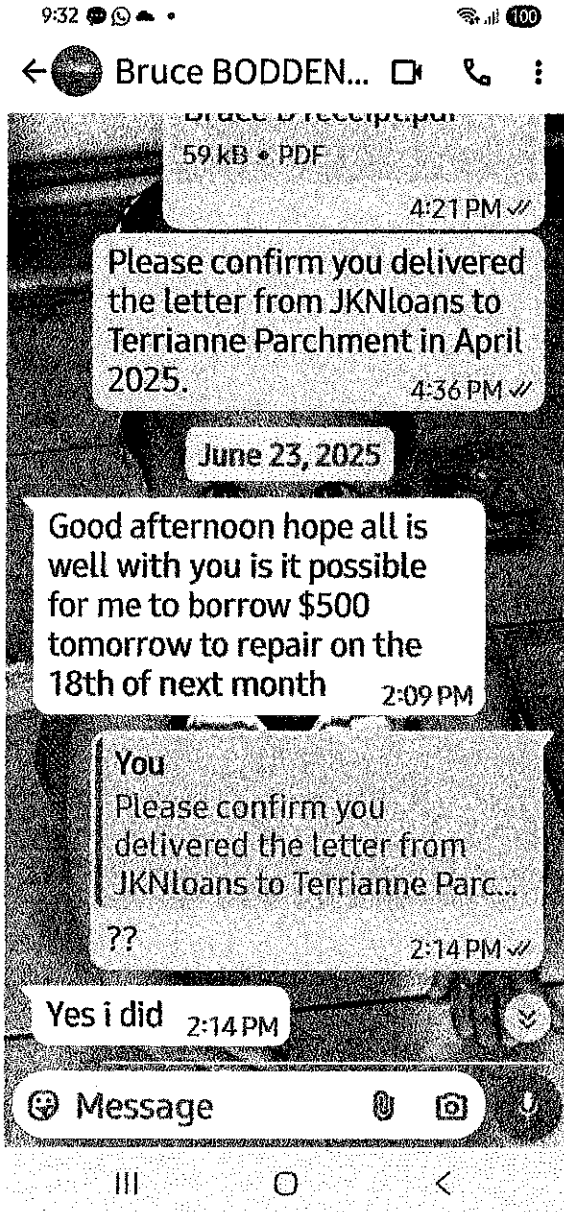


JKNLOANS
<jknloans@gmail.com>

Whatsapp msg Bruce Bodden

1 message

JKNLOANS Tue, Aug 19,
<jknloans@gmail.com> 2025 at 9:33 AM
To: JKNLOANS <jknloans@gmail.com>





10 April 2025

Terrienne Parchment
Bodden Town,
Grand Cayman
Cayman Islands

Subject: First Demand for Payment – Loan Repayment Agreement Dated May 23, 2024

Good evening Ms. Terrienne,

This is a formal first demand for payment in accordance with the loan repayment agreement dated May 23, 2024.

As agreed, JKNloans accepted your offer to repay the loan balance of \$7,000 in monthly installments of \$400, beginning on May 30, 2024, with the final payment of \$200 due on November 30, 2025.

To date, no payments have been received. Please be advised that your first installment is now past due.

We kindly request that you remit the payment of **\$400 immediately**, or provide written confirmation of your intended payment date within **5 business days** of this notice. Failure to respond may result in further action to recover the debt, including additional fees or escalation of the matter.

We remain open to resolving this matter amicably and encourage your prompt attention.

Yours sincerely,

JKNloans
Jacqueline Welcome-Bridgemohan
Manager
Email: jknloans@gmail.com
Phone: 1-345-929-0706

SUMMARY COURT AT GEORGE TOWN**CAUSE NO. OF 2025****BETWEEN: JACQUELINE WELCOME-BRIDGEMOHAN T/A JKN LOANS PLAINTIFF****AND: TERRIANNE NANNETTE PARCHMENT DEFENDANT**

ACKNOWLEDGEMENT OF SERVICE

1. State Defendant's name and address:

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 on overleaf.

Service of the plaint is acknowledged accordingly.

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