



Plaint

IN THE SUMMARY COURT AT GEORGE TOWN

Cause No. SC of 2026

BETWEEN: Melko Dobroslavic Plaintiff
AND: Dr. Annette Stephenson
Cayman Hearing Center Defendants

To the Defendants

Dr. Annette Stephenson 85 North Sound Road, 3rd Floor
Cayman Hearing Center George Town, Grand Cayman

THIS PLAINT has been issued against you by the above-named Plaintiff in respect of the claim set out on the next pages.

Within 14 days after service of the Plaint on you, counting the day of service, you must either satisfy the claim or return to the Court Office, P.O. Box 495GT, George Town, Grand Cayman, the accompanying Acknowledgement 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 defence 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 defence, the Plaintiff may apply for a default judgment without any further notice to you.

Issued this 19th day of March, 2026

See overleaf for particulars of the Plaintiff's claim.

PARTICULARS OF CLAIM

1. Breach of warranty originally provided during and after any hearing system sale known as OTICON. Dr. Stephenson stated two times "you did not purchase your hearing system from me" and by making statement that hearing system was donated to me. In fact, Chris Allen of Andro Elevator buttered negotiation for my acceptance to pay \$100,000 for cost of elevator. I became legally new owner of hearing system that was still under warranty.
2. On March 11, 2026 among other things I was told that Cayman Hearing Center declined any further services in reference to my hearing system without any legitimate reason. Notwithstanding my email dated March 17, 2026, Dr. Stephenson declined my request.
3. Attached additional Particulars of Claim include my email to Dr. Stephenson dated and sent on March 17, 2026 at 4:44pm due to fact that there is not enough space to relate some of main reasons for Summary Court to review for damages due to breach of warranty.
4. Damages are claimed for inability to use my hearing aid pursuant to warranties, \$1,500 KY.
5. Damages for inability to attend business meetings with sub contractors, my management personnel and to make proper business decisions with need and cost for interpreter at cost \$20 per hour.
6. There are other costs that will be properly litigated before Honorable Court. My claim is for \$9,750KY subject to amounts after litigation that Honorable Court may make order for.

See Overleaf for March 17,2026 email

Re: Hearing Appointment

From: Roni Murray (roni.murray@caymanhearingcenter.com)

To: admin@caymanhearingcenter.com

Date: Tuesday, March 17, 2026 at 04:44 PM CDT

Good afternoon Dr. Stephenson. Thank you for your email including your decision to refuse your services. By the way, I did not receive your March 13 letter yet. Notwithstanding your decision I will show up on my previous hearing test appointment. As you may know, I need evidence that you have physically refused to serve me as a member of good standing in my 88 years up to now. You have charged out of your office enraged and starting to raise your voice in front of everyone and disrespected me due to fact that I had told you truth that my left side hearing system had started to beep about 2 months prior to my visit into your office and fact that I made statement that I believed it was battery running out and that my purpose to visit your office was to buy new batteries only. However you changed my mind and let me know it was not batteries but system itself and that if I wanted to fix it, I must prepay for it, at which time I wanted you to know the law and that it is not time and date that I reported the problem and warranty for 6 months prior repair unilaterally decided by someone else but enforced by you. Law has been consistent that date should start at time of discovery and that it governs providers date. Date of discovery does not have fixed time. In some court decisions, date of discovery prevailed even 60 years later.

Dr. Stephenson, at this writing I have 9 employees. But in 6 multi unit properties and 125 clear title homes in San Antonio, Texas which included 360 tenants and 63 years as CEO in several companies, I have never, never lost any lawsuit or paid to anyone any money for wrongdoing. The reason why is that I trained my employees to run my business proper way and I made point that at 12:00 big arm covers the small arm and everyone knows it is 12:00. I further stated on my staff meetings that "I want you to stay and conduct my business in businesslike way only. Do not tilt in my entity's favor or in my tenant's favor. And if there is a problem, let me know and I will decide pursuant to the law." That is why I invested in Grand Cayman over \$20million already. My Investments in U.S. are much higher than that. It does not matter how much money you or I have. What matters is staying within law and avoiding any and unnecessary litigation.

Dr. Stephenson, you are the Doctor, well educated and computer wise. If you wish, you can check my name against billionaires on Wall Street and law firm with dozen lawyers and you could see for yourself that I have prevailed in 5 legal confrontations and things were resolved out of court on my terms. I have proven to all adverse parties that I do know what I am talking about and that I am doing business in businesslike way. As I understood within my last visit to your Hearing Center that you are doing your business the way it should be done business way. On my last visit, you became extremely emotional and belittled me by saying a few things that you should not have said and that included your statement and you have backed it up in your email today in writing that Cayman Hearing Center has ended professional relationship and will not be able to provide further services. I thank you for that. But as I stated herein above, I need physical evidence. Hopefully I will have it on my next appointment and then I will decide my next decision. I am not looking for confrontation, but rather cooperation and it is entirely up to you how you are going to proceed.

Thank you again as up to date client in good standing.

____M. Dobroslavic

AND the Plaintiff claims:

1. The sum of \$9,750 KY.
2. Interest to be assessed calculated at the prescribed rate from March 19, 2026 to date of Judgement.
3. Fixed costs of \$175.00KY to be assessed.


Plaintiff's Signature

Plaintiff's address for service:

MELKO DOBROSLAVIC

Grand Cayman

Email:

Acknowledgment of Service

IN THE SUMMARY COURT AT GEORGE TOWN

Cause No. SC of 2026

BETWEEN: Melko Dobroslavic Plaintiff

AND: Dr. Annette Stephenson
Cayman Hearing Center Defendants

ACKNOWLEDGMENT OF SERVICE

1. State Defendant's name and address -

DR. ANNETTE STEPHENSON 85 NORTH SOUND ROAD,
CAYMAN HEARING CENTER 3RD FL, GRAND CAYMAN

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 defence overleaf.

Service of the Plaintiff is acknowledged accordingly.

Defendant's Signature

Dated this ____ day of _____, 20__

See Overleaf

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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 send to the Court Office, PO Box 495GT, George Town, Grand Cayman within 14 days of receipt otherwise a default judgment may be entered against you.