



SUMMARY COURT OF THE CAYMAN ISLANDS

CAUSE No. SC of 2026

BETWEEN:

THE PROPRIETORS OF STRATA PLAN No. 360

PLAINTIFF

AND:

OSI TREVOR ISAACS

FIRST DEFENDANT

PLAINT

TO THE DEFENDANT:

OSI Trevor Isaacs of P.O. Box 12420, Unit 17, Garden Retreat, George Town, Grand Cayman, KY1-1101, 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 fourteen (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 495GT, George Town, Grand Cayman, 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 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 day of April 2026.

IMPORTANT

Directions for Acknowledgement of Service are given with the accompanying form.

See overleaf for particulars of the Plaintiff's claim.

PARTICULARS OF CLAIM

1. At all material times, the Plaintiff is a body corporate established under the Cayman Islands Strata Titles Registration Law (2013 Revision) ("the Law"), being the condominium development known as Garden Retreat and comprised at any given time of the strata lots of strata plan no 360 ("the Strata"). The Strata is capable of bringing proceedings by virtue of section 5(1) of the Law.
2. The Defendant, at all material times, is and was the registered owner of one of the Strata lots at Garden Retreat, being Registration Section George Town South, Block 14DB, Parcel 428H17, known as Unit 17, Garden Retreat, Block 4. ("the Property").
3. The control, management, administration, use and enjoyment of the Strata lots and the common property contained in the registered strata plan of the Plaintiff is regulated by its Strata By-Laws ("the By-Laws").
4. By virtue of section 21(7) of the Law, the By-Laws of a Strata in force at any time shall bind the owners of units at the Plaintiff strata including the Defendant.
5. Pursuant to section 4 of the By-Laws, it is the Defendants obligation to pay to the Plaintiff all rates, taxes, charges, and assessments levied by the Plaintiff pursuant to Section 6(2) of the Law in respect of his Strata lot with 31 days of demand.
6. The amounts to be raised for administrative expenses were determined in accordance with the Law and the By-Laws by way of resolutions of the Executive Committee of the Plaintiff and approval of such resolutions were given at the Annual General Meetings of the Plaintiff.
7. The Plaintiff levied charges and assessments by way of invoices sent to the Defendant monthly for the sums due and payable. Each invoice constitutes demand for payment of the amounts due pursuant to that invoice.
8. Despite repeated demands by the Plaintiff, the Defendant has failed, refused or neglected to make timely payment of all the contributions assessed and levied by the Plaintiff.
9. As of 13 April 2026, the Defendant was and remains in arrears and indebted to the Plaintiff in the sum of CI\$3,480.43, including late payment administrative fees and finance charges due as provided for under By-law 4.3(b)(i).
10. By-Law section 4.3(b)(i) allows the Plaintiff to charge interest to the Defendant on all sums owing to the Plaintiff at a rate equal to the KYD Prime Rate as at the date of default, plus ten per cent (10%) per annum, subject to a maximum interest rate of eighteen per cent (18%) per annum, which interest shall accrue from day to day until payment in the event that strata fees are not paid within 31 days of demand.
11. Upon the non-payment of the monthly contributions due to the Plaintiff, the Plaintiff added interest charges in accordance with Section 4.3(b)(i) and applied the interest charges to the Defendants account.

12. By reason of the Defendants breach of the By-Laws and by reason of his failure to pay the contributions levied (as set out above), the Plaintiff has suffered loss and damage including legal fees incurred in enforcing the By-Laws. Such loss is expected to continue to date of trial. Full and further particulars of which will be provided in advance of trial.
13. The Plaintiff seeks to enforce its rights against the Defendant in accordance with the said By-Laws and the Plaintiff claims interest on the said sums owing.

STATEMENT REGARDING INTEREST

- a) The Plaintiff seeks pre and post judgment interest from the date of issue of this Plaintiff in accordance with the provisions of the Judicature Law (2013) Revision) and the Judgment Debt (Rates of Interest) Rules as amended from time to time.
- b) The interest rate claims as per the By-Laws is 16.75% per annum and in the alternative the Plaintiff claims interest in accordance with the Judgment Debt (Rates of Interest) Rules at 2 3/8% per annum.
- c) Interest is claimed from the date of default and has been added to the Defendants account on a monthly basis up to the 13th April 2026.
- d) The amount of interest accruing each day following the issue of this Plaintiff is CI\$1.59.

AND THE PLAINTIFF CLAIMS:

- a) The said sum of CI\$3,480.43 as monies due and owing.
- b) Pre and post judgment interest on the said sum of CI\$1.59 continuing daily in accordance with the Strata By-Laws and the Judicature Law (2013 revision) and the Judgment Debt (Rates of Interest) Rules as amended from time to time.
- c) Costs to be assessed or alternatively fixed costs in the sum of CI\$1000.00 plus filing fees and bailiff's fee for service



KSG
Attorneys for Plaintiff

This **PLAINT** was issued by KSG Attorneys at Law, Attorneys for the Plaintiff whose address for service is 4th Floor One Capital Place, Shedden Road, P.O. Box 2255, KY1-1107, George Town, Grand Cayman. (Ref: JK/05156)

If within the time for returning the Acknowledgement of Service the Defendant pays to the Plaintiff's Attorneys the total amount claimed of **CI\$4,480.43** together with all costs and filing fees and all interest claimed all further proceedings will be stayed.

Plaintiff's address for service:

4 th Floor, One Capital Place Shedden Road PO Box 2255 George Town, KY1-1107
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ACKNOWLEDGMENT OF SERVICE

1 State Defendant's name and address -

2 State whether the Defendants intend 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 _____ 2026

See Overleaf

PARTICULARS OF DEFENCE

Here set out in numbered paragraphs the grounds upon which the Defendant says that they are not liable to the Plaintiff or are not liable for the full amount claimed.

Defendant's Signatures

REMINDER - This form must be taken or sent to the Court Office, PO Box 495GT, George Town, Grand Cayman within fourteen (14) days of receipt otherwise a default judgment may be entered against you.