



MARY COURT AT GEORGE TOWN

No. 1
Plaint

Cause No. SC_____of 2026

BETWEEN:**Meredith Sandra Rankine &
Kasinda Aalesha Rankine****Plaintiffs****AND:****Richardo Coley &
Tennishia Coley****Defendants**

To the Defendant

Name: **Richardo Coley
& Tennishia Coley**
Address: General Delivery
Savannah P.O.

THIS PLAINT has been issued against you by the above-named Plaintiffs 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 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 Acknowledgment 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 26 day of June 2026**See overleaf for particulars of the Plaintiff's claim**

PARTICULARS OF CLAIM

(Here set out in numbered paragraphs, the grounds upon which the Plaintiffs claim that the Defendants are indebted to them or are liable to pay damages to them).

1. On June 1st 2024, Tenneshia Coley and Richardo Coley entered into a joint tenancy agreement over the property of Unit [REDACTED] Bodden Town Rd (see **Attachment A**). The duration of this tenancy was until May 31st 2025.
2. On June 1st 2025 this tenancy was renewed and expired on May 31st 2026 (see **Attachment B**).
3. The significant terms of both tenancy agreements were as followed:
 - a. Where the Tenant consists of more than one person, they will all have joint and several liability under this agreement.
 - b. A deposit of \$1,400.00 KYD was to be paid in advance on the date of entry or before, with no interest paid when returned.
 - c. Thereafter, the sum of \$1,400.00 KYD was to be paid per calendar month commencing on the 1st day of each month.
 - d. After the initial first payment, all payments shall be payable by the tenant by way of standing order, direct deposit or online transfer to bank account indicated by landlord.
 - e. If any rent or other money payable by the Tenant to the Landlord under the provisions is not be paid within seven days of the day on which it became due the same shall be payable with a late fee charge of \$50.00 KYD.
4. The significant amendment to the second tenancy agreement was as followed:
 - a. In the event that the rent & utilities amount is not paid in full within 30 days, an additional 5% on the outstanding balance will be charged.
5. Throughout the tenancy agreements, the Plaintiff fulfilled all of their obligations pertaining to the agreement.
6. Starting on Monday 15 July 2024, the Defendant failed to make payment of the rent within the stipulated timeframe and was late to repay. This pattern of late and non-payment continued throughout the agreement to the detriment of the plaintiff.
7. The defendants failed to pay the full amount of rent and utilities cost by 31st August, 2025 and carried over the unpaid amount of CI\$940.04 into the subsequent month.
8. For each subsequent month thereafter, an unpaid amount remained outstanding at the end of the month despite the requirement to pay 5% surcharge cost on the outstanding balance which were never paid.

9. A table denoting the non-payments of the tenancy agreement (see **Attachment C**) is as follows:

Date	Type of Non-Payment	Outstanding Amount (\$ KYD)	Total Sum Owed (\$ KYD)
January 2025	Rent, Utilities & Late Fee	18.29	18.29
February 2025	Rent, Utilities & Late Fee	23.89	42.18
March 2025	Rent, Utilities & Late Fee	-42.18	0
April 2025	Rent, Utilities & Late Fee	181.59	181.59
May 2025	Rent, Utilities & Late Fee	-39.46	142.13
June 2025	Rent, Utilities & Late Fee	-141.74	0.39
July 2025	Rent, Utilities & Late Fee	1.26	1.65
August 2025	Rent, Utilities & Late Fee	938.39	940.04
September 2025	Rent, Utilities & Late Fee	56.96	1000.00
October 2025	Rent, Utilities & Late Fee	108.38	1108.38
November 2025	Rent, Utilities & Late Fee	879.56	1987.94
December 2025	Rent, Utilities & Late Fee	630.15	1357.79
January 2026	Rent, Utilities & Late Fee	1885.05	3242.84
February 2026	Rent, Utilities & Late Fee	368.55	3611.39
March 2025	Rent, Utilities & Late Fee	1507.52	5118.91
April 2026	Rent, Utilities & Late Fee	632.40	5751.31
May 2026	Rent, Utilities & Late Fee	840.45	6591.76
May 31, 2026	Utility bills	267.76	6859.52
June 18, 2026	Final Utility bills costs	399.89	7259.41

10. The Plaintiff has sent multiple letters before action (LBA) as outlined below:

- **LBA 1** sent on **May 5, 2025** - reminding them that rent & utilities **\$2042.13** should be paid in full for consideration of renewal of lease. **[attachment D]**
- **LBA 2** sent on **November, 10th 2025** for outstanding amount **\$2993.28**. This correspondence also informed them that their lease would not be renewed beyond its expiry on 31st May, 2026 unless they could prove that they were able to pay full amount by the end of each month. **[attachment E]**
- **LBA 3** sent on **January 8th, 2026** for outstanding amount of **\$3242.84**
No rent was paid for January 2026 and Mrs. Coley separated from Mr. Coley and she vacated the premises. **[Attachment F]**
- **LBA 4** sent on **March 16th, 2026** outstanding amount **\$5751.31**.
The tenants were again advised that if full payment could not be made on March 31, 2026 they should vacate the premises. A payment of only C\$350.00 was paid and the tenants did not vacate premises. **[Attachment G]**
- **LBA 5** sent on the **April 4th, 2026** only C\$1100.00 was paid. Tenants were given a break-down of the amount outstanding for each month for December to April which totalled **\$5751.31** which did not include latest utility bills. **[Attachment H]**
- **LBA 6** sent on **May 18th, 2026** reminded them of the expiration of the lease agreement on the 31st May, 2026 and a walk-through inspection would be done at 10am on the 1st June, 2026. The total amount owed (**\$6591.78 not including latest utility bills**) was provided with request to make payments prior to legal action proceedings. **[Attachment I]**
- **LBA 7** sent on the **June 1st 2026**, results of the walk-through was forwarded to the tenants with a provision of the damage and missing property that they would be required to pay for. Tenant was again reminded of his constant promises to make payments but always failed to do so. Total outstanding **\$6859.52** **[Attachment J]**
- **LBA 8** sent on **June 19th, 2026** outstanding amount **\$7259.41**. This includes final utility bills. Move out costs for repairs and removal of items from the apartment were provided. **(Attachment K)**

AND the Plaintiff claims:

- 1 The sum of **C\$7259.41**
- 2 Fixed costs of **\$150.00 + \$25.00** filing fee alternatively costs to be assessed.



Plaintiff's Signature

Plaintiff's address for service

Name: Meredith Rankine



Plaintiff's Signature

Name: Kasinda Rankine



No. 2

Acknowledgment of Service

IN THE SUMMARY COURT AT GEORGE TOWN

Cause No. SC _____ of 2026

BETWEEN:

Plaintiff

Meredith Sandra Rankine
Kasinda Aalesha Rankine

AND

Defendant

Richardo Coley
Tennishia Coley.

ACKNOWLEDGMENT OF SERVICE

1 State Defendant's name and address -

Name:

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 not 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 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 495GT, George Town, Grand Cayman within 14 days of receipt. Otherwise, a default judgment may be entered against you.