IN THE COMMONWEALTH OF THE BAHAMAS

IN THE SUPREME COURT

Common Law and Equity Division

2017/CLE/gen/01305

ANDIA ADRIANNA BASTIAN

Claimant

AND

DENCY KNOWLES TAYLOR

Defendant

Before:	Assistant Registrar Jonathan Z.N. Deal
Appearances:	Tara Knowles for the Claimant
	Bridget Ward for the Defendant
Hearing dates:	26 November 2024

RULING

ASSISTANT REGISTRAR DEAL

[1.] This is an application by the Defendant made by Notice of Application filed on 24 May 2024 to strike out the Claimant's Writ of Summons filed on 20 November 2017 pursuant to **Rules 26.3(1)(b)** and **26.3(1)(c)** of the **Supreme Court Civil Procedure Rules, 2022** (**CPR**) and/or the inherent jurisdiction. The grounds stated in the application notice are several but at the hearing of the application it was clarified that the Defendant in substance only seeks to have the Writ of Summons struck out on the basis that it is an abuse of the process of the Court. The application is supported by an affidavit sworn by the Defendant filed on 24 May 2024.

Background

[2.] By way of background, the Claimant alleges that she was injured in a road traffic accident in the parking lot of the J.L. Centre at Blake Road on 10 November 2015 when the Defendant knocked her to the parking lot floor from behind while negligently reversing her 2004 Suzuki Ignis. The Claimant possesses a Road Accident Report (RAR) dated 23 November 2015 which reflects that the Royal Bahamas Police Force investigated the accident ("the RTA") and found the Defendant responsible for it but recommended that civil action be taken as the accident occurred on private property.

[3.] The Claimant claims that she has suffered serious injuries with long term adverse effects as a result of the RTA including head, back and shoulder injuries and has produced medical reports respecting her condition. She says that those injuries caused her to take sick leave of two years from her employment in the public service as a filing assistant. The Claimant seeks compensation from the Defendant for loss and damage. To that end, the Claimant commenced these proceedings by a generally indorsed writ the indorsment on which states:

> "The Plaintiff claim is for damages, pain and suffering, representing, injuries to the Plaintiff by the Defendant in a traffic accident when the Defendant drove her vehicle without due care and attention and collided with the Plaintiff a pedestrian who was walking in the parking lot and about to enter the step leading to the entrance of J L Centre building on 10th November A.D. 2015.
>
> PARTICULARS:
>
> The Plaintiff on 10th November 2015 around 8:00 am was walking in the parking lot of J L Centre and was about to ascend the steps leading into the building when she was structed from behind by the Defendant who was reversing her vehicle, a 2004 Suzuki Ignis registration #280606.
>
> As a result of the incident caused by the negligence of the Defendant the plaintiff was knocked to the ground, was unable to move and was assisted by ambulance to the Doctor's Hospital.
>
> The Plaintiff was examined by Doctor and was diagnose with head, back and shoulder injuries, she was treated discharged and was on sick leave for about two (2) years undergoing treatment and therapy since that date and the Plaintiff is now working half days and is in constant pain.
>
> The Plaintiff claim is for damages."

[4.] The Defendant entered an appearance to the writ on 16 May 2018. Pursuant to **Order 18, Rule 19(1)** of the **Rules of the Supreme Court (RSC)**, the procedural rules that applied at the time, the Claimant was required to deliver her statement of claim before the expiration of fourteen days after the Defendant entered her appearance. The Claimant failed to do so by 30 May 2018 and sought no extension of time to do so up to the making of the Defendant's application to strike. Instead, the Claimant opted to unenergetically pursue negotiations with the Defendant's insurer, Insurance Company of the West Indies (ICWI) between 2018 and 2024.

[5.] In a letter to ICWI dated 20 March 2018, the Claimant's then attorneys asked ICWI what its position was regarding compensating the Claimant and recorded that the Claimant had already informed the insurer about the RTA and provided supporting documents. No response was received and no further steps were taken by the Claimant to pursue her claim until 2019, when she changed attorneys to Eastwood Chambers. By a letter dated 23 August 2019, Eastwood Chambers wrote to ICWI to advise of the change in representation and to enquire whether a personal injuries claim was ever tendered in an effort to reach settlement.

[6.] Thereafter the matter remained dormant until March 2021. In or around March 2021, Eastwood Chambers sent a follow-up letter to ICWI dated 23 March 2021 noting the filing of the Claimant's Writ of Summons and the Defendant's entry of an appearance and expressing a desire to explore settlement with ICWI. On 27 July 2021, ICWI corresponded with Eastwood Chambers further to a letter dated 6 April 2021 (which is not in evidence) and a conversation in June 2021 (which has not been recounted) and requested that Eastwood Chambers contact Counsel for the Defendant at Munroe & Associates regarding the matter. This Eastwood Chambers did.

[7.] The Claimant's evidence in response to the Defendant's application suggests that several conversations were had with Counsel for the Defendant and that ICWI were understood to be open to settlement negotiations though there is no evidence of any substantive settlement negotiations between the parties. It appears that it was felt by the Claimant's advisors that she needed to provide an updated medical report, which she struggled to do due to impecuniosity. The Claimant's affidavit filed on 25 November 2024 states at [27] and [28]:

> "27. That from July, A.D., 2021, my attorney did communicate and have several conversations with Bridget Ward at Munroe & Associates, albeit orally. I was advised that the Defendant and her Insurers were still open to have amicable settlement negotiations, to prevent litigation. To pursue amicable negotiations, my attorney was to submit a Personal Injuries opinion to Mrs. Ward, however an updated medical report was needed as the last medical report was dated December 5th, 2017. I was very impecunious with mounting medical bills and the constant need to purchase medication as a result of the indexed accident, to have some sort of quality of life and alleviate the constant pain I was in. I also owed a substantial bill to the Neurology Clinic at Doctors Hospital for the Medical Report dated December 5th, 2017 in the amount of approximately $5,000.00. The medical report had been graciously advanced to me without full payment to advance my claim.
>
> 28. That as mentioned I was finally able to do a Stand Up MRI in Boca Raton Florida on July 28th, 2023 after securing sufficient funds after months of saving due to the mounting medical related bills, so that I could advance my claim and continue the amicable negotiations with a current

assessment of my injuries, which were serious, unresolved and debilitating. That I was still waiting on a letter from my place of employment, which is a government entity so that I could finalize my loss of wages but choose to forego this head of the Personal Injuries claim, as time was of the essence."

[8.] On 24 May 2024, the Defendant's strike out application was filed. The strike out application prompted Counsel for the Claimant to provide Counsel for the Defendant with a personal injuries claim for her client's consideration on 12 June, 2024, some eight years and seven months after the RTA, rather than respond to the application. A letter, addressed to "Jan Ward of Munroe & Associates" dated 12 September 2023, was exhibited to the Claimant's affidavit, but it was common ground between the parties that Counsel for the Defendant was not actually provided with a similar letter until June 2024. No response was made to the application until 25 November 2024.

[9.] The Defendant's application has been taken by the Claimant as a "change in posture" by the Defendant, who the Claimant believed had been willing to negotiate an amicable settlement. There is a draft statement of claim exhibited to the Claimant's affidavit as Exhibit "AAB-13" which particularises a personal injuries claim for $255,786.60 in general damages, special damages excluding interest and costs. Exhibit "AAB-13" marks the first time that the Claimant has attempted to properly formalize her claim in these proceedings.

Law

[10.] **Rule 26.3(1)(c)** of the **CPR** provides:

> "(1) In addition to any other power under these Rules, the Court may strike out a statement of case or part of a statement of case if it appears to the Court that —
> ...
> (c) the statement of case or the part to be struck out is frivolous, vexatious, scandalous, an abuse of the process of the Court or is likely to obstruct the just disposal of the proceedings."

[11.] The **CPR** is supplemented by the inherent jurisdiction of the Court, under which the Court may strike out or stay a claim where has been an abuse of process.

[12.] In grounding her application, the Defendant relies on the principle established in **Grovit v Doctor** [1997] 1 WLR 640 that it can be an abuse of process to commence and to continue litigation with no intention of bringing it to a conclusion (the "**Grovit v Doctor** principle") and that the inactivity of a claimant may be the evidence relied upon to establish the abuse of process.

[13.] **Grovit v Doctor** was a case that concerned the inherent jurisdiction. However, persuasive English authority concerning **Rule 3.4(2)(b)** of the **Civil Procedure Rules 1998**, which is analogous to **Rule 26.3(1)(c)** of the **CPR**, suggests that an application to strike out on the basis of the **Grovit v Doctor** principle can be made under that rule: **Asturion Fondation v Alibrahim** [2020] 1 WLR 1627 at [64].

[14.] A writ of summons was not a pleading under the **RSC** and it is strictly not a "statement of case" as that term is defined in **Rule 2.1** of the **CPR**. Nevertheless, the **CPR** must be interpreted liberally so as to give effect to the overriding objective: **Rule 1.2(2)**. The power to strike out under **Order 18, Rule 19** of the **RSC** extended to indorsments on writs. **Rule 26.3** of the **CPR** replaced **Order 18, Rule 19** of the **RSC**. It has not been suggested the **RSC** continues to apply. I will therefore apply **Rule 26.3(1)(c)** and the inherent jurisdiction.[1] The conclusion reached should not be any different under either source of jurisdiction: **Summers v Fairclough** [2012] 4 All ER 317.

[15.] In **Grovit v Doctor** [1997] 1 WLR 640, Lord Woolf explained that:

> "... The courts exist to enable parties to have their disputes resolved. To commence and to continue litigation which you have no intention to bring to conclusion can amount to an abuse of process. Where this is the situation the party against whom the proceedings is brought is entitled to apply to have the action struck out and if justice so requires (which will frequently be the case) the courts will dismiss the action. The evidence which was relied upon to establish the abuse of process may be the plaintiff's inactivity. The same evidence will then no doubt be capable of supporting an application to dismiss for want of prosecution. However, if there is an abuse of process, it is not strictly necessary to establish want of prosecution under either of the limbs identified by Lord Diplock in Birkett v. James [1978] A.C. 297. In this case once the conclusion was reached that the reason for the delay was one which involved abusing the process of the court in maintaining proceedings when there was no intention of carrying the case to trial the court was entitled to dismiss the proceedings."

[16.] The **Grovit v Doctor** principle has been referred to in a number of Supreme Court decisions including **Bussoz v Theiry** [2001] BHS J. No. 28 and **Central Bank of Ecuador v Conticorp Bahamas Trust (Trustee of)** [2004] BHS J. No. 388. Additionally, it was approved by the Judicial Committee of the Privy Council in an appeal from the Court of Appeal in **Iceberg Limited v Winegardner** [2009] UKPC 24 where Lord Scott stated at [7]:

> "Their Lordships respectfully concur in the approach taken by the House in *Grovit v Doctor*. There had been over two years delay when nothing had been done to prosecute the action. This was because the plaintiff had 'literally no interest in actively pursuing this litigation'. The deputy judge had so found on the evidence. As Lord Woolf noted, delay in prosecuting an action and abuse of process are separate and distinct grounds on which an application to strike-out the action may be made but may sometimes overlap. Want of prosecution for an inordinate and inexcusable period may justify a striking-out order but 'if there is an abuse of process, it is not strictly necessary to establish want of prosecution.' (647H). Where, however, there is nothing to justify a strike-out order other than a long delay for which the plaintiff can be held responsible, the requisite extent or quality of the delay necessary to justify the order ought not, in their Lordships' respectful opinion, to be reduced by categorising the delay as an abuse of process without clarity as to what it is that has transformed the delay into an abuse and, where necessary, evidential support. In *Grovit v Doctor* the added factor was the judge's finding, made on the evidence, that the plaintiff had lost interest in the libel proceedings he had commenced and had no intention of prosecuting them to judgment. ..."

[1] The indorsment on the Claimant's Writ of Summons discloses a cause of action in negligence and therefore **Rule 26.3(1)(b)**, raised in the application notice, does not arise if it is correct to apply **Rule 26.3**.

[17.] In **Asturion Fondation v Alibrahim**, the English Court of Appeal considered whether a temporary abandonment or "warehousing" of proceedings by a claimant can amount an abuse of process and held that it can, stating at [61]:

> "...the decisions in *Grovit*, *Arbuthnot*, *Realkredit* and *Braunstein* show that a unilateral decision by a claimant not to pursue its claim for a substantial period of time, while maintaining an intention to pursue it at a later juncture, may well constitute an abuse of process, but does not necessarily do so. It depends on the reason why the claimant decided to put the proceedings on hold, and on the strength of that reason, objectively considered, having regard to the length of the period in question. A claimant who wishes to obtain a stay of proceedings for a period of time should seek the defendant's consent or, failing that, apply to the court; but it is not the law that a failure to obtain the consent of the other party or the approval of the court to putting the claim on hold automatically renders the claimant's conduct abusive no matter how good its reason may be or the length of the delay."

[18.] **Rule 26.3(1)(c)** of the **CPR** confers a discretion on the Court to strike out ("the Court may strike out...") and the same is true under the inherent jurisdiction. The onus of proof is on the applicant alleging abuse of process to establish the abuse of process: **Central Bank of Ecuador v Conticorp Bahamas Trust (Trustee of)** at [88]. A claim must be clearly shown to be an abuse before it can be struck out, as a striking out application is a "serious application" as, if successful, it removes the claimant from the judgment seat without a trial: **Central Bank of Ecuador v Conticorp Bahamas Trust (Trustee of)** at [90].

[19.] The overriding objective of dealing with matters justly and at proportionate cost must be taken into account when exercising the discretion to strike out upon an application made under the **CPR**. The Court must first determine whether the claimant's conduct is an abuse and, if the conduct is an abuse of process, the Court must decide whether, in all the circumstances, to exercise its discretion to strike out the claim. It is at this second stage that proportionality is relevant: **Cable v Liverpool Victoria Insurance Co Ltd** [2020] EWCA Civ 1015 (cited in **James Alexander Darling v The Attorney** [2023] 1 BHS J. No. 181) at [63].

The Defendant's case

[20.] The Defendant invited the Court to find that the Claimant commenced this action with no intention of bringing it to trial and, therefore, the action is an abuse of process. Ms. Ward pointed out that no statement of claim has been filed by the Claimant notwithstanding the Defendant's application and that, under **Rule 8.1(2)** of the **CPR**, the statement of claim must be filed with the claim form, which highlights the importance of having the statement of claim so that a defence can be prepared. Ms. Ward pointed out that insofar as the Claimant needed an updated medical report, it was always open to amend her statement of claim. Ms. Ward submitted that the Defendant stands embarrassed not being able to defend the action.

[21.] Ms. Ward further submitted that nothing has happened in this matter since it was commenced and that the Claimant has been guilty of "constant delay", as most recently evidenced by her slow response to the Defendant's application. Ms. Ward submitted that, despite the

Claimant's desire to settle the matter, the position in law is that "the pleadings must continue". Ms. Ward highlighted that the Claimant never received a substantive response from ICWI to her entreaties to settle and there is no evidence before the Court that there was "an actual agreement to settle the matter". Ms. Ward submitted that it was not for the Claimant and her advisor to remain idle and blame Counsel for the Defendant because they were under a mistaken impression.

[22.] Ms. Ward submitted that the Defendant has been prejudiced by the Claimant's inactivity in having had this case hanging over her head for nine years and in having been left "in a state of limbo not knowing what tomorrow holds". Ms. Ward suggested that the Defendant's financial position has deteriorated but this was not supported by any evidence. Ms. Ward highlighted that liability remains in issue between the parties, there has been no notice to insurers pursuant to the **Road Traffic Act** and the Defendant has yet to be put in a position to file a defence. Ms. Ward stressed that next year will be ten years from the RTA and the Defendant still does not know the case she has to meet. Ms. Ward submitted the delay has been "just exorbitant" and "inordinate".

The Claimant's case

[23.] The Claimant contended that the requirements for striking out a case for want of prosecution are not satisfied on the facts, her conduct does not amount to an abuse of process and that striking out her case would be draconian. The Claimant relied on *inter alia* **Cooke v Sun International Bahamas Ltd** [1999] BHS J. No. 15, **Bartlett v Bahamasair Holdings Limited** [1995] BHS J. No. 56, **Bussoz v Thiery** [2001] BHS J. No. 28, **Central Bank of Ecuador v Conticorp Bahamas Trust (Trustee of), Charles v Osman** [1997] Lexis Citation 2408, **Nadeau v Sun & Sea Estates, Ltd** [1997] BHS J. No. 78 and **Higgs Estate v Caves Co** [1987] BHS J. No. 168.

[24.] Ms. Knowles submitted that the Defendant can only succeed in striking out the Claimant's claim if she has proven that the Claimant's delay would cause prejudice to a fair trial claim and she has not done so, as the Claimant's medical expert is "ready, willing and able" to give evidence about the Claimant's injuries. (There was, in fact, no evidence to support this.) Ms. Knowles buttressed this with the submission that the Defendant failed to adduce evidence of specific prejudice such as evidence that witnesses could not be located. Ms. Knowles submitted that it was the Claimant who has been the main person prejudiced in these proceedings.

[25.] Ms. Knowles submitted that the **Grovit v Doctor** principle is inapplicable on the facts because it is "plain" that the Claimant had an intention to move her matter along. Ms. Knowles emphasized that the Claimant travelled to Florida to get a Stand-up MRI in July 2023 despite her limited means. Ms. Knowles also emphasized that the Claimant attempted to communicate with the Defendant's attorneys or insurer on a number of occasions and thus showed an intention to "push her matter along". Ms. Knowles characterized the Claimant as having "fought to get the matter heard" and as being "more than ready to proceed". Ms. Knowles suggested the Defendant's application to strike out is the only defence it has to the Claimant's "strong" claim.

[26.] Ms. Knowles submitted that an order striking out the Claimant's claim would be "beyond draconian" in the circumstances as the Claimant's delay was excusable. Ms. Knowles sought to explain the delay by reference to the Claimant's evidence of the effect of her injuries and the efforts made by the Claimant to resolve the matter by negotiation after what was perceived to be the encouragement of the Defendant's insurer. Ms. Knowles submitted that it is the Court's duty to ensure that justice is done to both parties, and, if the only injustice the Defendant can show is bare delay, then the Defendant "has no injustice to rely on" and the matter should proceed to trial.

[27.] Ms. Knowles submitted that the Claimant ought not to be deprived of the opportunity to recover damages for her injuries and invited the Court to dismiss the application and to allow the Claimant to file and serve her statement of claim.

Discussion and analysis

[28.] Having reviewed the submissions made by the parties and the evidence, it is my considered opinion that this is not an appropriate case in which to exercise the Court's power to strike out the Claimant's Writ of Summons. While I am of the view that the conduct of the Claimant's claim warrants reproach, particularly given that it was always open to the Claimant to file a statement of claim based on the information available and to amend it subsequently, I am not satisfied that the **Grovit v Doctor** principle is engaged.

[29.] It is an unavoidable fact that the Claimant's approximately six and a half year delay in filing a statement of claim has been inordinate having regard to the time prescribed for the relevant step under the **RSC**. In **Nadeau v Sun & Sea Estates, Ltd.**, Davis J considered that a delay of three years was inordinate given it should be possible to have a matter progress through its various stages in that time. In **Higgs Estate v Caves**, Malone Sr J considered the slightly longer period of delay of eight years inordinate. Delay of the magnitude demonstrated by the Claimant here can seldom be acceptable in the environment of modern litigation. It is at odds with the efficiency strived for by the **CPR** and it risks bringing the administration of justice into disrepute among right-thinking members of society.

[30.] It is also the case that the Claimant's delay in filing a statement of claim has been inexcusable. The primary reasons for the delay are the Claimant's attempts to settle the matter and the Claimant's impecuniosity, which the Claimant says was contributed to by the RTA and the injuries she suffered. There is no evidence of serious settlement discussions ever having taken place between the parties but, even if there had been, it has been held that it is inexcusable for a claimant to delay prosecuting their claim in the hope of negotiating a settlement, at least once it is plain that settlement will not be forthcoming: **Sundial International Fund Ltd. v. Delta Options Ltd.** [2001] BHS J. No. 55; **Miriam Callender v American Eagle Airlines** [2022] 1 BHS J. No. 176. As for impecuniosity, financial hardship was not accepted as a satisfactory excuse for delaying to serve a statement of claim in **Jolly v. Rahming [2007] 5 BHS J. No. 2**.

[31.] Nonetheless, mere delay in prosecuting a claim, however inordinate and inexcusable, does not in and of itself constitute an abuse of process: **Asturion Fondation v Alibrahim** at [47]. I

remind myself that the Defendant's application has been grounded on the **Grovit v Doctor** principle. In **Edwards v Johnson** [2010] 3 BHS J. No. 15, Barnett CJ (as he then was) delivering judgment in 2010 refused to dismiss a running down action for abuse of process on the basis of the **Grovit v Doctor** principle where no step had been taken in the action by the claimant since the claimant's Summons for Directions was heard in 2002. He did so notwithstanding he had found that the claimant's delay was inordinate and inexcusable (at [17]). Barnett CJ stated at [27] and [28] with reference to the **Grovit v Doctor** argument before him:

> "27 It is clear therefore that to maintain an abuse of process claim on the Grovit v. Doctor basis there must not simply be evidence of delay, but evidence from which a court can find that the plaintiff has no intention of prosecuting the claim.
>
> 28 In this case there is no evidential basis for any finding that the plaintiff had lost any interest in prosecuting this claim. Indeed, the evidence is that his inability was caused by the accident which he said was caused by the defendant who destroyed his only means of income earning capacity. This ground must also fail."

[32.] In the present case, I am of the opinion that there is insufficient evidence to find that the Claimant had no interest in prosecuting the claim when she commenced it or that she ever lost interest in taking her matter to trial. The Claimant's evidence, which stands uncontroverted, is that she always intended to move her matter along but she chose to try to resolve her claim via settlement, her pursuit of settlement was at a minimum acquiesced in by the Defendant/ICWI, she was hindered by impecuniosity contributed to by the RTA and, had she known the Defendant would change posture, she would have advanced her claim. I accept the sincerity of the Claimant's evidence. On that state of things, I do not find the **Grovit v Doctor** principle applicable.

[33.] Effectively, the Defendant relies on the Claimant's delay alone. In **Quaradeghini v Mishcon de Reya Solicitors** [2020] 4 WLR 34, Mr. Philip Marshall KC considered the approach of the English court to unwarranted delay under the **Civil Procedure Rules 1998** and held at [17] that:

> "...under the present procedural regime, it will be a relatively rare case in which the court will strike out proceedings for abuse of process based on delay in the first instance. The much more likely remedy, is relief of a lesser form proportionate to the default. Cases of striking out are more likely to follow only after an 'unless' order has been sought and obtained and breached. Although 'warehousing' of claims or the bringing of proceedings without an intention to prosecute will constitute an abuse of process that may warrant the striking out of a claim, it seems to me likely that in many cases the court will wish to test the lack of any intention to prosecute by, for example, making a peremptory order or imposing conditions rather than proceeding to rely on inferences drawn from an absence of activity."

[34.] I respectfully adopt these views in disposing of the Defendant's application.

[35.] For completeness, I do not consider that the sanction of striking out would be the just response to the Claimant's conduct in all the circumstances, even if the Claimant's conduct is correctly to be characterized as an abuse of process. Firstly, while prejudice is not relevant to the

existence of abuse, it is relevant to the Court's discretion and the Defendant has not demonstrated any concrete or real prejudice from the delay. Even if liability is disputed, the matter was contemporaneously investigated and, on the Claimant's version of events, which the Defendant did not challenge for the purposes of her application, liability is not a complex issue. Secondly, the Defendant contributed to the delay by never making it clear to the Claimant that she was required to get on with the action. It is clear to me that the Defendant was content to let the action lie dormant. Finally, there is a case of substance for the Defendant to answer and the Claimant stands ready to proceed. In the circumstances, it would be draconian to drive the Claimant from the judgment seat and to deny her the opportunity of advancing her claim.

Conclusion

[36.] In the premises, I decline to strike out the Writ of Summons forthwith. The Claimant shall be permitted a further opportunity to file and serve a statement of claim. However, a peremptory order must be made to encourage the progress of the matter. Accordingly, I order that unless the Claimant do file and serve her statement of claim by 5:00 pm on 9 January 2025, the Claimant's Writ of Summons shall stand struck out and the Claimant shall pay to the Defendant the costs of the action to be subject to detailed assessment if not agreed.

[37.] On the issue of the costs of the Defendant's application, following **Bussoz v Theiry** and cases such as **Rose Island Beach and Harbour Club Limited v Rose Island Beach and Harbour Club Developments Limited** [2021] 1 BHS J. No. 47, an argument could perhaps have been mounted to the effect that the costs of the application should be the Defendant's due to the Claimant's inordinate delay. However, Counsel for the Defendant submitted that I should order costs in the cause in the event that I did not strike out the Writ of Summons and so such is my order.

Dated this 18th day of December, 2024

Jonathan Z.N. Deal
Assistant Registrar