09/02/2025

The Honourable Magistrate Magistrate Court Nadi

Subject: Request for Continuation of Payment Arrangement – JDS-424-23

Dear Honourable Magistrate,

I would like to inform the court that, as per the order, I have made the required payments of \$250.00 for the months of November, December, and January. Copies of the receipts for these payments are attached for your reference. These payments were made by borrowing funds from my wife's account, and evidence of these transactions via bank transfers is also attached.

Unfortunately, despite my continuous efforts to secure employment, I have been unsuccessful. I have applied for various positions and attended interviews; however, the responses I have received from employers indicate that I either do not meet their selection criteria or am considered overqualified. I have attached copies of these responses for your reference.

Additionally, I wish to bring to the court's attention that the Bank of South Pacific has issued a final notice regarding the mortgage arrears on our house, warning that a mortgagee sale will be initiated if the arrears are not cleared. Similarly, Dominion Finance has issued a final warning regarding the vehicle arrears, stating that February is the final month to resolve the outstanding dues. Unfortunately, due to my unemployment, my wife will no longer be able to manage these financial obligations on her own.

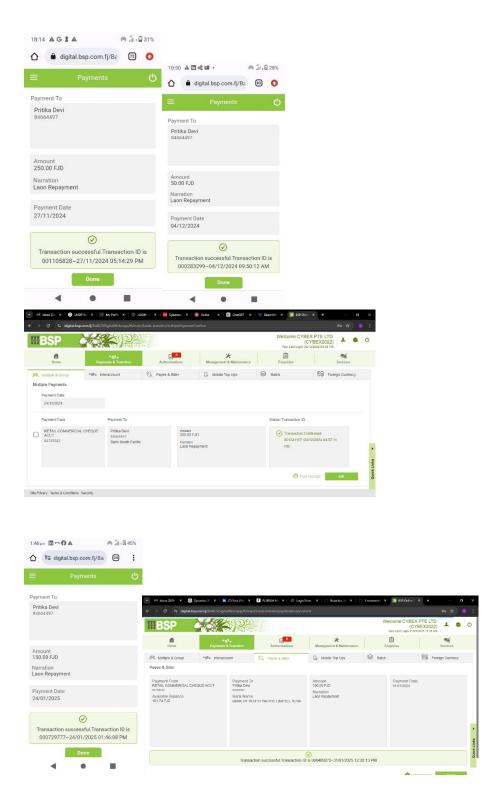
In light of these circumstances, I humbly request the court to allow me to continue with the \$250.00 payment arrangement. I assure the court that, even if I have to mortgage my property or vehicle, I will not default on the payments.

Thank you for your understanding and consideration.

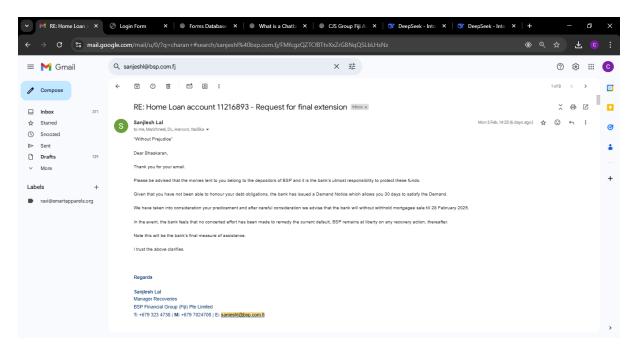
Yours faithfully, Bhaskaran Chetty

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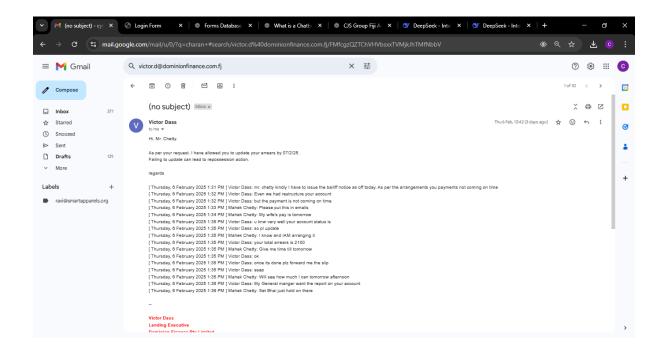
Evidence of Payment: November, December and January



Notice from BSP:



Notice from Dominion Finace



Kontiki Finance Payment request which couldn't be met at this stage, where account is in huge arrears

