2014/HPC/0421

THE HIGH COURT FOR ZAMBIA AT THE COMMERCIAL REGISTRY HOLDEN AT LUSAKA

(Civil Jurisdiction)

In the matter of:

The property comprised in Third Party Mortgages relating to Subdivision 1995 of 7417 Chilenje South Lusaka and Subdivision 21 of Stand No. 100 Kabulonga Lusaka situate in the Lusaka Province of Zambia in the name of Godfrey Lebi

Mwamba

In the matter for:

Foreclosure and Possession

BETWEEN:

ZAMBIA NATIONAL COMMERCIAL BANK PLC

APPLICANT

AND

DIAMOND ELECTRONICS (Z) LIMITED

(Sued as Customer)

GODFREY LEBI MWAMBA

(Sued as Mortgagor and Guarantor)

ANNA VIOLET MWAMBA

(Sued as Guarantor)

AGNESS K BANDA

(Sued as Guarantor)

1ST RESPONDENT

2ND RESPONDENT

3RD RESPONDENT

4TH RESPONDENT

BEFORE HON. MADAM JUSTICE PRISCA MATIMBA NYAMBE, SC AT LUSAKA IN CHAMBERS

For the Applicant:

Mrs. S Wamulume

In-house-Counsel

For the 2nd Respondent:

Godfrey Lebi Mwamba

In person on behalf of all Defendants 1, 3 &4

JUDGMENT

Upon reading the affidavit filed in support of the Originating Summons; Upon listening to submissions by Counsel for the Applicant, the Respondents having admitted owing the sum claimed, and being in defaults of their repayment

obligations, clearly the Respondents have no defence to the claim. In the event, the Applicant's application is hereby granted as endorsed.

ORDER:-

- 1. I enter Judgment in favour of the Applicant for payment of all monies advanced to the Respondents with interest at the short term deposit rate effective from date of Cause of action to date of this Judgment. Thereafter interest shall accrue at the Bank of Zambia lending rate till final settlement.
- 2. The Respondent shall pay the Judgment Debt with interest as above within six (06) months from the date of this Judgment. In default the Applicant shall be at liberty to Foreclose and/or Sale the Mortgaged Properties, being Subdivision 1995 of 7417 Chilenje South, Lusaka, and Subdivision 21 of Stand No. 100 Kabulonga, Lusaka without any further Court Order.

Costs follow the Cause, to be taxed in default of agreement.

Dated this. day of April

Prisca M. Nyambe, SC

JUDGE