

NOTICE OF DEFAULT AND INTENT TO FORECLOSE

Claims of Lien for Assessments (each, a "Lien," collectively the "Liens") were recorded in the Public Records of Lake County, Florida, by The Villas at Summer Bay Condominium Association, Inc. as set forth in the list below (the "List"), in the amounts (and with the per diem amounts) set forth in the List, subjecting the timeshare units/weeks set forth in the List (all of which are located in The Villas at Summer Bay, a Condominium, according to the Declaration of Condominium thereof recorded in Official Records Book 4475, page 2339, Public Records of Lake County, Florida) to liens for unpaid assessments and other amounts due. The Liens were assigned of record to Club Explora, LLC (the "Lienholder"). The Lienholder, under Sec. 721.855, Florida Statutes (the "Act"), appointed as trustee Resort Law Firm, P.A. (the "Trustee"), whose address is P.O. Box 120069, Clermont, Florida 34712-0069. Each obligor/owner (each, an "Obligor") identified in the List is hereby formally notified by the Trustee that they have defaulted by failing to pay the assessments and the other amounts secured by the Liens.

Each Obligor may cure the default by paying in full the amounts due from his or her. To arrange for making such payment, contact the Foreclosure Department of the Trustee at 352-242-2670 or by email at lienforeclosures@resortlawfirm.com. If an Obligor fails to make such payment within thirty (30) days from the date of the first publication of this notice, the Trustee will proceed with the sale of the applicable timeshare unit/week under the Act, in which case the Trustee will provide such Obligor with written notice of the sale and will also record and publish the notice of sale as required under the Act.

If an Obligor fails to cure the default as set forth in this notice or take other appropriate action with regard to this foreclosure matter, the Obligor risks losing ownership of his or her timeshare interest through the trustee foreclosure procedure established in Sec. 721.855, Florida Statutes. An Obligor may choose to sign and send to the Trustee an objection form, exercising the right to object to the use of the trustee foreclosure procedure. Upon the Trustee's receipt of a signed objection form, the foreclosure of the Lien with respect to the default specified in this notice shall be subject to the judicial foreclosure procedure only. An Obligor has the right to cure the default in the manner set forth in this notice at any time before the Trustee's sale of the applicable timeshare interest. If an Obligor does not object to the use of the trustee foreclosure procedure, he or she will not be subject to a deficiency judgment even if the proceeds from the sale of the timeshare interest are insufficient to offset the amounts secured by the Lien.

Contract No.: 15689-1  
Obligor: Shaun A. Brent  
Obligor Address: 6920 Storch Circle, Lanham, Maryland 20706  
Unit Week: 107-203, 12-A  
Claim of Lien ORB/Page: 4520/1459  
Amount: \$3,565.41  
Per diem: \$1.78

Contract No.: 16885-1  
Obligor: Debra K. Burris and James C. Burris  
Obligor Address: 728 N. E. 20th Street, Oklahoma City, Oklahoma 73105  
Unit Week: 107-101, 42-E  
Claim of Lien ORB/Page: 4520/1473  
Amount: \$3,340.19  
Per diem: \$1.67

Contract No.: 185440  
Obligor: Effer Porfi Carazas-Bustamante and Janice M. Carazas  
Obligor Address: 111 Dixon Avenue, Dumont, New Jersey 07628  
Unit Week: 103-204, 51-E  
Claim of Lien ORB/Page: 4521/2256  
Amount: \$2,833.29  
Per diem: \$1.42

Contract No.: 195605  
Obligor: Bennie Carl Bonham and Bonilyn Ruth Bonham  
Obligor Address: 354 Russell Boulevard, Saint George, Georgia 31562  
Unit Week: 103-206, 38-E  
Claim of Lien ORB/Page: 4519/1571  
Amount: \$3,419.93  
Per diem: \$1.71

Contract No.: 213437  
Obligor: Carlos Francisco Mungaray and Delfina O De Mungaray  
Obligor Address: 518 E Cody Drive, Phoenix, Arizona 85040  
Unit Week: 105-302, 12-E  
Claim of Lien ORB/Page: 4519/1712  
Amount: \$2,411.65  
Per diem: \$1.21

Contract No.: 21796-1  
Obligor: Deonna M. Dym  
Obligor Address: 122 Kingdom Road, Jordanville, New York 13361  
Unit Week: 107-205, 21-O  
Claim of Lien ORB/Page: 4519/1644  
Amount: \$2,833.27  
Per diem: \$1.42

Contract No.: 25612-1  
Obligor: Antonio Diaz and Debbie Diaz  
Obligor Address: 1401 Lonesome Dove Trail, Wylie, Texas 75098-7980  
Unit Week: 105-308, 18-O  
Claim of Lien ORB/Page: 4519/1627  
Amount: \$2,833.27  
Per diem: \$1.42

Contract No.: 27396-1  
Obligor: Rosemarie Nguyen  
Obligor Address: 6745 Waterville Circle, Las Vegas, Nevada 89107  
Unit Week: 106-202, 10-E  
Claim of Lien ORB/Page: 4520/802  
Amount: \$1,781.45  
Per diem: \$0.89

Contract No.: 276786  
Obligor: Flinn Enterprises, Llc  
Obligor Address: P.O. Box 650722, Vero Beach, Florida 32965  
Unit Week: 105-103, 31-E  
Claim of Lien ORB/Page: 4520/810  
Amount: \$3,562.89  
Per diem: \$1.78

Contract No.: 278956  
Obligor: Callahan & Zalinsky Associates, Llc  
Obligor Address: 16192 Coastal Highway; Harvard Business Services as Registered Agent, Lewes, Delaware 19958  
Unit Week: 103-201, 9-E  
Claim of Lien ORB/Page: 4520/820  
Amount: \$2,789.96  
Per diem: \$1.39

Contract No.: 280605  
Obligor: Callahan & Zalinsky Associates  
Obligor Address: 16192 Coastal Highway; Harvard Business Services as Registered Agent, Lewes, Delaware 19958  
Unit Week: 105-212, 12-E  
Claim of Lien ORB/Page: 4520/253  
Amount: \$2,789.96  
Per diem: \$1.39

Contract No.: 281398  
Obligor: Callahan & Zalinsky Associates  
Obligor Address: 16192 Coastal Highway; Harvard Business Services as Registered Agent, Lewes, Delaware 19958  
Unit Week: 103-308, 28-E  
Claim of Lien ORB/Page: 4520/257  
Amount: \$2,789.96  
Per diem: \$1.39

Contract No.: 28271-1  
Obligor: Mauro Buston and Scardovi Lorenza  
Obligor Address: Via Bacchilde, 5, Rome, AB 125, Italy  
Unit Week: 105-307, 50-E  
Claim of Lien ORB/Page: 4520/269  
Amount: \$2,789.96  
Per diem: \$1.39

Contract No.: 287720  
Obligor: Ludders Wine, LLC, A Delaware Limited Liability Company  
Obligor Address: 16192 Coastal Highway; Harvard Business Services as Registered Agent, Lewes, Delaware 19958  
Unit Week: 107-103, 29-E  
Claim of Lien ORB/Page: 4519/136  
Amount: \$2,411.65  
Per diem: \$1.21

Contract No.: 287725  
Obligor: Ludders Wine, LLC, A Delaware Limited Liability Company  
Obligor Address: 16192 Coastal Highway; Harvard Business Services as Registered Agent, Lewes, Delaware 19958  
Unit Week: 105-203, 40-A  
Claim of Lien ORB/Page: 4519/138  
Amount: \$4,420.57  
Per diem: \$2.21

Contract No.: 287790  
Obligor: Ludders Wine, LLC, A Delaware Limited Liability Company  
Obligor Address: 16192 Coastal Highway; Harvard Business Services as Registered Agent, Lewes, Delaware 19958  
Unit Week: 106-106, 12-A  
Claim of Lien ORB/Page: 4519/146  
Amount: \$3,815.41  
Per diem: \$1.91

Contract No.: 288030  
Obligor: Michael E. Deboard Jr.  
Obligor Address: 10349 Marco Polo Drive, Orlando, Florida 32821  
Unit Week: 105-308, 20-O  
Claim of Lien ORB/Page: 4519/148  
Amount: \$2,833.27  
Per diem: \$1.42

Contract No.: 298914  
Obligor: Nixon Family Trust, LLC  
Obligor Address: 4106 Lamson Avenue, Spring Hill, Florida 34608  
Unit Week: 107-105, 46-O  
Claim of Lien ORB/Page: 4519/491  
Amount: \$2,833.27  
Per diem: \$1.42

Contract No.: 31122-1  
Obligor: April M. Magwood  
Obligor Address: 1440 Potter Boulevard, Bay Shore, New York 11706  
Unit Week: 106-304, 9-E  
Claim of Lien ORB/Page: 4519/375  
Amount: \$2,584.29  
Per diem: \$1.29

Contract No.: 31662-1  
Obligor: Richard Callaway Creighton  
Obligor Address: 13515 Hamilton Road, Charlotte, North Carolina 28278  
Unit Week: 107-108, 36-E  
Claim of Lien ORB/Page: 4519/393  
Amount: \$4,277.28  
Per diem: \$2.14

Contract No.: 33352-1  
Obligor: FC Schwendler, Llc  
Obligor Address: 724 Canton Road, Akron, Ohio 44312  
Unit Week: 105-306, 23-O  
Claim of Lien ORB/Page: 4519/433  
Amount: \$2,827.21  
Per diem: \$1.41

Contract No.: 27398-1  
Obligor: Danh Cong Dao  
Obligor Address: 4165 SW Rardin Street, Port Saint Lucie, Florida 34953  
Unit Week: 106-202, 10-E  
Claim of Lien ORB/Page: 4520/802  
Amount: \$1,781.45  
Per diem: \$0.89

nb-2-10-3