

NOTICE OF DEFAULT AND INTENT TO FORECLOSE

Claims of Lien for Assessments (each, a "Lien," collectively the "Liens") recorded in the Public Records of Lake County, Florida, by Summer Bay Resort 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 Summer Bay Resort Condominium III, a Condominium, according to the Declaration of Condominium thereof recorded in Official Records Book 1681, page 1850, 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. 721.655, Florida Statutes (the "Act"), appointed as trustee Resort Law Firm, P.A. (the "Trustee"), whose address is P.O. Box 120069, Clearmont, 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 lienforeclosure@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. 721.655, 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.: 17344-1
Obligor: Naica Carvalho and Rogério Coelho Martins
Obligor Address: Av. Das Americas, 1981 Casa 86Barra De Tijuca, Rio De Janeiro, 24398828
Unit Week: 403-105, 25-A
Claim of Lien ORB/Page: 4518/2124
Amount: \$2,991.36
Per diem: \$1.50

Contract No.: 22719-1
Obligor: John D. Mathews and Patricia D. Mathews-Doxie
Obligor Address: 122 Rosewood Avenue, Lafayette, Louisiana 70506
Unit Week: 407-209, 26-A
Claim of Lien ORB/Page: 4521/2389
Amount: \$2,941.36
Per diem: \$1.47

Contract No.: 15051-1
Obligor: Beth A. Stackhouse (Former Spouse Of Michael L. Stackhouse)
Obligor Address: 5537 Mesa Ridge Lane, Apt B, Columbus, Ohio 43231
Unit Week: 403-204, 2-0
Claim of Lien ORB/Page: 4518/2309
Amount: \$1,485.83
Per diem: \$0.74

Contract No.: 16346-1
Obligor: Ruby M. Frasca and Timothy A. Frasca
Obligor Address: 10166 Inridge, San Antonio, Texas 78250
Unit Week: 401-106, 20-0
Claim of Lien ORB/Page: 4518/2350
Amount: \$2,417.69
Per diem: \$1.21

Contract No.: 16626-1
Obligor: Gary K. Schardt
Obligor Address: 46378 Veterans Memorial Highway, Apt 201, Dryden, Virginia 24243
Unit Week: 407-209, 45-0
Claim of Lien ORB/Page: 4518/2353
Amount: \$3,066.69
Per diem: \$1.53

Contract No.: 287418
Obligor: Inisar Shannon and Majid Shammoun
Obligor Address: 13954 Berry Knoll, Shelby Township, Missouri 48315
Unit Week: 401-302, 48-0
Claim of Lien ORB/Page: 4522/80
Amount: \$3,643.83
Per diem: \$1.82

Contract No.: 19456-1
Obligor: Maica Property Management, LLC, A Ohio Limited Liability Company
Obligor Address: 207 Greenlaw Avenue, c/o Christopher K. Alexander as Registered Agent, Findlay, Ohio 45840
Unit Week: 401-304, 24-A
Claim of Lien ORB/Page: 4518/2234
Amount: \$3,565.96
Per diem: \$1.78

Contract No.: 21845-1
Obligor: Christopher A. Duke and Cynthia O. Duke
Obligor Address: 36 Skyview Circle, Cartersville, Georgia 30120
Unit Week: 403-307, 14-A
Claim of Lien ORB/Page: 4518/2192
Amount: \$3,470.49
Per diem: \$1.74

Contract No.: 22058-1
Obligor: Stacy Cooper
Obligor Address: 2329 Jamestown Avenue, Hampton, Virginia 23661
Unit Week: 401-106, 37-0
Claim of Lien ORB/Page: 4512/2386
Amount: \$3,499.37
Per diem: \$1.75

Contract No.: 11879-1
Obligor: Jacqueline D. Laurencia
Obligor Address: 130 Arma Drive, Windsor, California 95492
Unit Week: 403-201, 18-0
Claim of Lien ORB/Page: 4521/2100
Amount: \$4,810.87
Per diem: \$2.41

Contract No.: 12336-1
Obligor: Susanne W. Bidler
Obligor Address: 105 Brentwrasler Run, Oxford, Georgia 30054
Unit Week: 403-105, 8-A
Claim of Lien ORB/Page: 4518/2429
Amount: \$2,891.36
Per diem: \$1.45

Contract No.: 12694-1
Obligor: Rebecca M. Wingfield
Obligor Address: 1108 Old Villa Rica Road, Dallas, Georgia 30157
Unit Week: 403-209, 5-0
Claim of Lien ORB/Page: 4518/2439
Amount: \$1,066.95
Per diem: \$0.55

Contract No.: 12740-1
Obligor: Neobien Vilere
Obligor Address: 2604 Benyan Court, Apt 102, Tampa, Florida 33613
Unit Week: 403-209, 39-0
Claim of Lien ORB/Page: 4518/2441
Amount: \$3,725.49
Per diem: \$1.86

Contract No.: 24326-1
Obligor: Kimberly R. Foster and Norton D. Ellison
Obligor Address: 7334 Melrose Avenue, Saint Louis, Missouri 63130
Unit Week: 407-307, 3-0
Claim of Lien ORB/Page: 4521/2393
Amount: \$2,971.65
Per diem: \$1.49

Contract No.: 11894-1
Obligor: Charles Caston and Karen R. Caston
Obligor Address: 6875 E Iliff Avenue, Apt 428, Denver, Colorado 80224
Unit Week: 401-205, 26-A
Claim of Lien ORB/Page: 4521/2096
Amount: \$3,777.49
Per diem: \$1.89

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