

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 dem 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 Cub 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 352-342-2670 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. 721.855, 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.: 202661-1
Obligor: Donald Jeffrey Morrison and Gloria Jean Morrison
Obligor Address: 210 Lannie Rowe Drive, Panama City, Florida 32404
Unit Week: 103-202, 15-A
Claim of Lien ORB/Page: 4519/1992
Amount: \$4,788.89
Per dem: \$2.40

Contract No.: 209229
Obligor: Joan F. Colekous
Obligor Address: 910 SW 29th Street, Fort Lauderdale, Florida 33315
Unit Week: 106-106, 24-D
Claim of Lien ORB/Page: 4519/1701
Amount: \$2,162.65
Per dem: \$1.08

Contract No.: 27368-1
Obligor: Debra Michelle Russo and Irving Russo
Obligor Address: 298 Tranquility Drive, Ruther Glen, Virginia 22546
Unit Week: 106-104, 30-E
Claim of Lien ORB/Page: 4520/799
Amount: \$3,799.45
Per dem: \$1.90

Contract No.: 200924
Obligor: Christina M. Coyle and William J. Coyle Jr.
Obligor Address: 1214 3rd Avenue, Asbury Park, New Jersey 07712
Unit Week: 103-206, 47-D
Claim of Lien ORB/Page: 4519/1971
Amount: \$2,827.21
Per dem: \$1.41

Contract No.: 283541
Obligor: St. Hamm Management LLC
Obligor Address: 16192 Coastal Highway, Harward Business Services as Registered Agent, Lewes, Delaware 19558
Unit Week: 103-301, 16-E
Claim of Lien ORB/Page: 4520/279
Amount: \$2,789.96
Per dem: \$1.39

Contract No.: 286142
Obligor: Eduardo R. Aguirre and Ma Cristina I. Aguirre
Obligor Address: 7 Valley View Avenue, Valley View Royale, Valley Golf, Rizal, 1900, Philippines
Unit Week: 103-203, 12-E
Claim of Lien ORB/Page: 4520/287
Amount: \$2,068.01
Per dem: \$1.03

Contract No.: 26291-1
Obligor: Raol Contreras
Obligor Address: Av Pablo Livas 7523, Monterrey, AB 67190, Mexico
Unit Week: 106-105, 20-E
Claim of Lien ORB/Page: 4520/301
Amount: \$3,373.06
Per dem: \$1.69

Contract No.: 267237
Obligor: Marsha Starr Wallace
Obligor Address: 1346 Newly Wingard Road, Gilbert, South Carolina 29054
Unit Week: 105-112, 30-E
Claim of Lien ORB/Page: 4520/315
Amount: \$3,241.69
Per dem: \$1.62

Contract No.: 27175-1
Obligor: Kristina Williams and Thomas J. Creaturo
Obligor Address: 79 McCaul Street, Brampton, Ontario L6V 1J5, Canada
Unit Week: 105-101, 50-E
Claim of Lien ORB/Page: 4520/333
Amount: \$2,417.71
Per dem: \$1.21

Contract No.: 298821
Obligor: Stella Dirks
Obligor Address: 13712 Community Street, #1, Panorama City, California 91402
Unit Week: 106-301, 29-A
Claim of Lien ORB/Page: 4519/484
Amount: \$3,565.41
Per dem: \$1.78

Contract No.: 299534
Obligor: Alexander Findlay
Obligor Address: 9 The Broadleys Sawyers Close, Windsor, SL6 8NJ, United Kingdom
Unit Week: 105-102, 51-A
Claim of Lien ORB/Page: 4519/496
Amount: \$3,620.87
Per dem: \$1.81

Contract No.: 299650
Obligor: Tripzella, LLC
Obligor Address: 1974 Carolina Place, Suite 136, Fort Mill, South Carolina 29708
Unit Week: 107-106, 51-E
Claim of Lien ORB/Page: 4519/498
Amount: \$2,833.29
Per dem: \$1.42

Contract No.: 27445-1
Obligor: John Edwin Taylor
Obligor Address: 3215 Cindy Lane, Grove City, Florida 34224
Unit Week: 106-106, 42-E
Claim of Lien ORB/Page: 4520/806
Amount: \$3,889.41
Per dem: \$1.94

Contract No.: 28280-1
Obligor: Beatrice Elin and Jose E. Elin
Obligor Address: 1515 E Reno Avenue, Unit A203, Las Vegas, Nevada 89119
Unit Week: 105-207, 3-E
Claim of Lien ORB/Page: 4520/271
Amount: \$3,576.70
Per dem: \$1.79

Contract No.: 31776-1
Obligor: Luz Maria Martinez and Rene-Raul Ramirez
Obligor Address: San Louis Potosi # 107, Nta, Tampico, TAM 89410, Mexico
Unit Week: 105-105, 42-E
Claim of Lien ORB/Page: 4519/399
Amount: \$4,899.02
Per dem: \$2.45

Contract No.: 32404-1
Obligor: Sushree Kumar Swain
Obligor Address: 37 Hilland Drive, Shrewsbury, Massachusetts 01545
Unit Week: 105-104, 38-E
Claim of Lien ORB/Page: 4519/617
Amount: \$2,833.29
Per dem: \$1.42

Contract No.: 291507
Obligor: James Poor and Tammy Poor
Obligor Address: 714 N Fifth Street, Hampton, Virginia 23664
Unit Week: 103-302, 30-F
Claim of Lien ORB/Page: 4519/563
Amount: \$3,211.02
Per dem: \$1.61

Contract No.: 291946
Obligor: Stella Dirks
Obligor Address: 13712 Community Street, #1, Panorama City, California 91402
Unit Week: 105-112, 24-A
Claim of Lien ORB/Page: 4519/580
Amount: \$3,565.41
Per dem: \$1.78

Contract No.: 171913
Obligor: Dudley Hugh Simmon Pratt
Obligor Address: P.O. Box N4091, Nassau, Bahamas
Unit Week: 103-104, 13-E
Claim of Lien ORB/Page: 4521/2231
Amount: \$2,351.28
Per dem: \$1.18

Contract No.: 187887
Obligor: Diana Francis Velez and Hector Luis Velez
Obligor Address: 5289 Cedar Lake Road, Apt. 833, Boynton Beach, Florida 33437
Unit Week: 105-103, 29-E
Claim of Lien ORB/Page: 4521/2039
Amount: \$2,789.96
Per dem: \$1.39

Contract No.: 194727
Obligor: Esther Lily Sanchez and Omar R. Sanchez
Obligor Address: 328 E 6th Street, Hialeah, Florida 33010
Unit Week: 105-308, 50-E
Claim of Lien ORB/Page: 4519/1567
Amount: \$4,210.00
Per dem: \$2.10

Contract No.: 31715-1
Obligor: Claudia Vilareal and Rodolfo Sanchez
Obligor Address: Lago De Puzuzaro 5902 Lagos Del Bosque, Monterrey, 64890, Mexico
Unit Week: 106-108, 33-E
Claim of Lien ORB/Page: 4519/395
Amount: \$3,353.50
Per dem: \$1.68

Contract No.: 13430-1
Obligor: Edwin Manuel Alvarado and Rita Maria Vargas
Obligor Address: Apartado 61 270 Saracani Montes De Oca, San Jose, Costa Rica
Unit Week: 107-103, 4-A
Claim of Lien ORB/Page: 4520/1448
Amount: \$3,565.41
Per dem: \$1.78

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