

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 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 II, a Condominium, according to the Amended and Restated Declaration of Condominium thereof recorded in Official Records Book 1582, page 1253, Public Records of Lake County, Florida) to liens for unpaid assessments and other amounts due. The Liens were assigned of record to Clap Explains, 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 352-342-2370 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.: 01389-2
Obligor: Colleen E. Murray
Obligor Address: 156 Fields Lane, Peekskill, New York 10566
Unit Week: 206-203, 11-A
Claim of Lien ORB/Page: 4522/1283
Amount: \$2,613.40
Per diem: \$1.31

Contract No.: 05477-1
Obligor: Daniel B. Jacobs and Vivi A. Jacobs
Obligor Address: 1038 65th Avenue, Roberts, Wisconsin 54023
Unit Week: 204-203, 11-A
Claim of Lien ORB/Page: 4522/1286
Amount: \$6,725.42
Per diem: \$3.36

Contract No.: 06072-1
Obligor: Romie W. Holloway
Obligor Address: 1091 Harmon Loop, Homer, Louisiana 71040
Unit Week: 204-202, 42-A
Claim of Lien ORB/Page: 4522/1290
Amount: \$1,729.95
Per diem: \$0.86

Contract No.: 06343-1
Obligor: Maynard Hendrickson
Obligor Address: 23055 Buttercup Lane, Atkin, Minnesota 56431
Unit Week: 205-105, 14-A
Claim of Lien ORB/Page: 4522/1293
Amount: \$2,198.18
Per diem: \$1.10

Contract No.: 06854-2
Obligor: Eling Z. Johnson III
Obligor Address: 10628 Big Canoe, Big Canoe, Georgia 30143-5131
Unit Week: 206-203, 11-A
Claim of Lien ORB/Page: 4522/1294
Amount: \$2,854.40
Per diem: \$1.48

Contract No.: 07286-1
Obligor: Ivellisse Rodriguez
Obligor Address: Condominio Miramar Towers #6d, San Juan, Puerto Rico 00907
Unit Week: 205-106, 8-A
Claim of Lien ORB/Page: 4522/1300
Amount: \$3,067.04
Per diem: \$1.53

Contract No.: 07502-1
Obligor: Curtis Burtram
Obligor Address: 1707 Leeann Street SW, Decatur, Alabama 35601
Unit Week: 206-105, 16-A
Claim of Lien ORB/Page: 4522/1303
Amount: \$3,416.11
Per diem: \$1.71

Contract No.: 07605-1
Obligor: Elisabeth A. Schroder and Michael R. Schroder
Obligor Address: 18184 165th Street, Basehor, Kansas 66007
Unit Week: 206-205, 42-A
Claim of Lien ORB/Page: 4522/1307
Amount: \$2,694.15
Per diem: \$1.35

Contract No.: 07717-1
Obligor: Chris Wensick
Obligor Address: 315 Czaplowski Street, Manville, New Jersey 08835
Unit Week: 206-203, 19-A
Claim of Lien ORB/Page: 4522/1310
Amount: \$2,613.40
Per diem: \$1.31

Contract No.: 09265-1
Obligor: Keyla E. Berry
Obligor Address: 5053 Kingsbridge Pass, Powder Springs, Georgia 30127
Unit Week: 207-106, 6-O
Claim of Lien ORB/Page: 4522/12201
Amount: \$1,609.67
Per diem: \$0.80

Contract No.: 10549-1
Obligor: Maria Angulo and Samuel Angulo
Obligor Address: 7151 Via Leonardo, Lake Worth, Florida 334675236
Unit Week: 207-101, 48-O
Claim of Lien ORB/Page: 4522/1464
Amount: \$1,815.89
Per diem: \$0.91

Contract No.: 10933-1
Obligor: Bruce M. Vislocky and Josette R. Vislocky
Obligor Address: 29 Cedar View Avenue, Jackson, New Jersey 08527
Unit Week: 205-206, 26-A
Claim of Lien ORB/Page: 4522/1487
Amount: \$2,663.34
Per diem: \$1.33

Contract No.: 15807-1
Obligor: Corey J. Monette and Shannon M. Monette
Obligor Address: 82 Bruno Road, Malone, New York 12953
Unit Week: 207-106, 47-O
Claim of Lien ORB/Page: 4522/1483
Amount: \$2,368.94
Per diem: \$1.18

Contract No.: 16246-1
Obligor: Claire Gonzalez and Samuel Gonzalez
Obligor Address: 421 Wakalee Avenue, Stratford, Court 06614
Unit Week: 207-206, 49-E
Claim of Lien ORB/Page: 4522/1485
Amount: \$1,940.71
Per diem: \$0.97

Contract No.: 19146-1
Obligor: J. A. Benson and Thomas J. Benson
Obligor Address: 2665 West End Road, West Palm Beach, Florida 33406
Unit Week: 207-106, 4-E
Claim of Lien ORB/Page: 4522/1357
Amount: \$2,023.83
Per diem: \$1.01

Contract No.: 19473-1
Obligor: Ricardo E. Rosario
Obligor Address: 9625 Renwick Court, Orlando, Florida 32832
Unit Week: 207-202, 14-O
Claim of Lien ORB/Page: 4522/1363
Amount: \$2,682.38
Per diem: \$1.34

Contract No.: 19610-1
Obligor: Charles E. Neddinger and Rosa E. Neddinger
Obligor Address: 11 Tara Manor Drive, Savannah, Georgia 31406
Unit Week: 206-206, 8-O
Claim of Lien ORB/Page: 4522/1366
Amount: \$2,082.59
Per diem: \$1.04

Contract No.: 19793-1
Obligor: Carline Phylissas
Obligor Address: 435 NE 147th Terrace, Miami, Florida 33161
Unit Week: 207-201, 10-O
Claim of Lien ORB/Page: 4522/1368
Amount: \$1,900.11
Per diem: \$0.95

Contract No.: 201529
Obligor: Theodore R. Davis
Obligor Address: 581 Lylis Street, Stephenville, Texas 76401
Unit Week: 205-101, 10-O
Claim of Lien ORB/Page: 4522/1372
Amount: \$1,608.73
Per diem: \$0.80

Contract No.: 20483-1
Obligor: Thomas R. Weiss
Obligor Address: 6374 Robinson Street, Jupiter, Florida 33458
Unit Week: 205-101, 27-O
Claim of Lien ORB/Page: 4522/1376
Amount: \$953.45
Per diem: \$0.45

Contract No.: 25833-1
Obligor: Nicole T. Seagrav
Obligor Address: 158 Ravenwood Circle, Dickson, Tennessee 37055
Unit Week: 205-201, 52-O
Claim of Lien ORB/Page: 4522/1591
Amount: \$2,950.19
Per diem: \$1.48

Contract No.: 25975-1
Obligor: Charles J. Kellner and Denise A. Kellner
Obligor Address: 512 Manassan Court, Brick, New Jersey 08724
Unit Week: 207-201, 15-A
Claim of Lien ORB/Page: 4522/1595
Amount: \$4,067.44
Per diem: \$2.03

Contract No.: 26261-1
Obligor: Luis Guardia and Resa Guardia
Obligor Address: 30-31 Parson Boulevard, Flushing, New York 11354
Unit Week: 205-101, 16-O
Claim of Lien ORB/Page: 4522/1598
Amount: \$2,787.16
Per diem: \$1.39

Contract No.: 279627
Obligor: Callahan & Zalmsky Associates
Obligor Address: 16192 Coastal Highway, Harvard Business Services as Registered Agent, Lewes, Delaware 19958
Unit Week: 205-206, 34-O
Claim of Lien ORB/Page: 4522/1624
Amount: \$1,900.11
Per diem: \$0.95

Contract No.: 280606
Obligor: Callahan & Zalmsky Associates
Obligor Address: 16192 Coastal Highway, Harvard Business Services as Registered Agent, Lewes, Delaware 19958
Unit Week: 207-206, 2-A
Claim of Lien ORB/Page: 4522/1627
Amount: \$2,723.34
Per diem: \$1.36

Contract No.: 282238
Obligor: St. Hamm Management Llc
Obligor Address: 16192 Coastal Highway, Harvard Business Services as Registered Agent, Lewes, Delaware 19958
Unit Week: 205-101, 20-O
Claim of Lien ORB/Page: 4522/1312
Amount: \$1,900.11
Per diem: \$0.95

Contract No.: 28279-1
Obligor: Jacqueline Villavicencio and Jose L. Villavicencio
Obligor Address: 9116 NW 173rd Terrace, Hialeah, Florida 33018
Unit Week: 207-205, 49-E
Claim of Lien ORB/Page: 4522/1313
Amount: \$2,512.22
Per diem: \$1.26

Contract No.: 286760
Obligor: Angelia S. Szemere
Obligor Address: 305 Whites Mill Road, Statesville, North Carolina 28677-7240
Unit Week: 207-206, 17-A
Claim of Lien ORB/Page: 4522/1320
Amount: \$2,713.34
Per diem: \$1.36

Contract No.: 299473
Obligor: David Alan Monroe
Obligor Address: P.O. Box 4578, Sevierville, Tennessee 37864
Unit Week: 206-204, 33-A
Claim of Lien ORB/Page: 4522/1332
Amount: \$3,359.94
Per diem: \$1.68

Contract No.: 301221
Obligor: Darryl C. Loy
Obligor Address: 88 Sparrow Lane, Ringgold, Georgia 30736
Unit Week: 205-204, 23-A
Claim of Lien ORB/Page: 4522/1333
Amount: \$2,613.40
Per diem: \$1.31

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