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 Exploria, 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 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.: 14729-1

Contract No.: 14729-1
Obligor: Rachel G. Rodriguez and Steven I. Rodriguez
Obligor Address: 323 Bright Farm Road, Duncan, South Carolina 29334
Unit Week: 107-102, 15-E
Claim of Lien ORB/Page: 4520/1452
Amount: \$3,205.54

Contract No.: 15895-1 Obligor: Wallace R. Marker

Obligor Address: 18327 Fern Trail Court, Houston, Texas 77084 Unit Week: 107-307, 38-E Claim of Lien ORB/Page: 4520/1463

Amount: \$2,411.65 Perdiem: \$1.21

Contract No.: 169/1-1
Obligor: Aprille M. Smith and Timothy W. Smith
Obligor: Aprille M. Smith and Timothy W. Smith
Obligor Address: 782 Lee Road 331, Smiths, Alabama 36877
Unit Week: 107-108, 38-E
Claim of Lien ORB/Page: 4520/1475 Amount: \$3,109.49

Perdiem: \$1.55

Obligor: Maria E. Pagan and Victor Pagan Obligor Address: 4410 Andover Cay Boulevard, Orlando, Florida 32825 Unit Week: 103-102, 27-E

Claim of Lien ORB/Page: 4521/2223 Amount: \$2,411.65 Perdiem: \$1.21

Contract No.: 172355 Obligor: James Doherty and Luann Doherty
Obligor Address: 1697 Bethel Road, Garnet Valley, Pennsylvania 19060
Unit Week: 103-206, 49-E

Claim of Lien ORB/Page: 4521/2239 Amount: \$2,417,71

Perdiem: \$1.21

Contract No.: 185391 Obligor: Ramon C. Alfonso Obligor: Address: 1135 NE 183rd Street N. Miami Beach, Florida 33179

Unit Week: 103-204, 27-E Claim of Lien ORB/Page: 4521/2251 Amount: \$2,789.24

Contract No.: 185934 Obligor: Patricia A. Flanigan

Obligor Address: 3112 Leverett Street, Alton, Illinois 62002 Unit Week: 103-208, 29-E Claim of Lien ORB/Page: 4521/2015

Amount: \$2,417.71 Perdiem: \$1.21

Obligor: Rubiela Medina

Obligor Address: 1109 Green Pine Boulevard Apt H1, West Palm Beach, Florida 34945 Unit Week: 103-204, 14-E Claim of Lien ORB/Page: 4521/2043 Amount: \$2,411.65

Perdiem: \$1.21

Obligor: Keiko Yamakawa Obligor Address: 3491 Buckhead Loop Number 303, Atlanta, Georgia 30326

Unit Week: 105-307, 36-E

Claim of Lien ORB/Page: 4519/1565 Amount: \$3,887.12 Perdiem: \$1.94

Contract No.: 20562-1 Collider No.. 20562-1
Obligor: Manny Lagod
Obligor Address: 4439 Calle Mayor, Torrence, California 90505
Unit Week: 106-101, 20-A
Claim of Lien ORB/Page: 4519/1985

Amount: \$6,552.17

Contract No.: 22571-1 Obligor: Kimberly S. Orndoff

Obligor Address: 64 Osage Lane, Martinsburg, West Virginia 25403 Unit Week: 106-106, 42-O Claim of Lien ORB/Page: 4519/1654

Amount: \$2.833.27

Contract No.: 24389-1 Obligor: Patricia Curiel and Pedro Curiel Obligor Address: P O Box 17924, El Paso, Texas 79917 Unit Week: 106-308, 24-O Claim of Lien ORB/Page: 4519/1666 Amount: \$2,833.27 Perdiem: \$1.42

Obligor: Howard L. Droney and Marie W. Droney
Obligor Address: 1857 W 41st Drive, Los Angeles, California 90062
Unit Week: 106-308, 4-O
Claim of Lien ORB/Page: 4519/1614

Amount: \$2,833.27 Perdiem: \$1.42

Contract No.: 25287-1

Obligor: Jewel L. Mann Obligor Address: 3491 Fairway Drive, College Park, Georgia 30337 Unit Week: 105-206, 3-O

Claim of Lien ORB/Page: 4519/1615 Amount: \$2,833.27 Perdiem: \$1.42

Contract No.: 25441-1

Obligor: Lee Richardson and Rhonda Richardson
Obligor Address: 1040 Georgeanna Lane, Darlington, South Carolina 29532 Claim of Lien ORB/Page: 4519/1618

Unit Week: 105-304, 1-A Amount: \$4,798.89

Perdiem: \$2.40 Contract No.: 26539-1

Obligor: Valecia W. Cespedes Obligor Address: 2732 SW 7th Street, Fort Lauderdale, Florida 33312

Unit Week: 106-102, 13-E Claim of Lien ORB/Page: 4520/310

Amount: \$3,145.64 Perdiem: \$1.57

Contract No.: 26740-1 Obligor: Julius K. Rotich Obligor Address: 105 Devenshire Drive, Murphy, Texas 75094-4234 Unit Week: 106-206, 25-E Claim of Lien ORB/Page: 4520/317

Amount: \$4,779.36 Perdiem: \$2.39

Obligor: Earnest T. White Jr.
Obligor Address: 1662 Winchester Road, Delaplane, Virginia 20144
Unit Week: 106-103, 11-E

Claim of Lien ORB/Page: 4520/328 Amount: \$3,889.41 Perdiem: \$1.94

Contract No.: 273681

Obligor: Tracy Hames Obligor Address: 29 Dogwood Drive Crse, Ocala, Florida 34472 Unit Week: 105-112, 49-0

Claim of Lien ORB/Page: 4520/801 Amount: \$2,833.27 Perdiem: \$1.42

Contract No.: 27814-1 Obligor: Carolina Gomez and Wilfredo Gomez Obligor Address: 2728 Herons Landing Drive, Kissimmee, Florida 34741 Unit Week: 107-208, 47-A

Claim of Lien ORB/Page: 4520/817 Amount: \$4,736.46 Perdiem: \$2.37

Contract No.: 281799

Contract No.: 281799
Obligor: St. Hamm Management LLC
Obligor Address: 16192 Coastal Highway; Harvard Business Services as
Registered Agent, Lewes, Delaware 19958
Unit Week: 105-305, 42-O
Claim of Lien ORB/Page: 4520/265

Amount: \$2,792.68

Perdiem: \$1.40 Contract No.: 284526 Obligor: St. Hamm Management LLC Obligor Address: 16192 Coastal Highway; Harvard Business Services as

Unit Week: 105-310, 7-E Claim of Lien ORB/Page: 4520/282 Amount: \$2,411.65

Registered Agent, Lewes, Delaware 19958

Contract No.: 285802 Obligor: Sussex Vacations, LLC, A Colorado Limited Liabilit Obligor Address: 4833 Front Street, Castle Rock, Colorado 80104

Unit Week: 107-306, 23-A Claim of Lien ORB/Page: 4520/283 Amount: \$3,765.41 Perdiem: \$1.88

Contract No.: 285920
Obligor: VVT, Inc., A Delaware Corporation
Obligor Address: 704 N. King Street Suite 500, Wilmington, Delaware 19801
Unit Week: 107-106, 2-O
Claim of Lien ORB/Page: 4520/284 Perdiem: \$1.41

Contract No.: 286433 Obligor: Business Vacation Concepts, Inc., A Bahamian Corporation Obligor Address: P.O. Box 5019 Attn: Michael R. Shepard, Lakeland, Florida 33807 Unit Week: 107-304, 51-E

Claim of Lien ORB/Page: 4519/126 Amount: \$3,211.02

Perdiem: \$1.61 Contract No.: 28648-1

Obligor: Charles S. Garcia and Patricia Sue Rowe
Obligor Address: P. O. Box 441, Greeley, Colorado 80632

Unit Week: 105-101, 8-E Claim of Lien ORB/Page: 4519/128 Amount: \$3,889.41 Perdiem: \$1.94

Contract No.: 287714 Obligor: Elliott's World, LLC A Delaware Limited Liability Company

Obligor Address: 1160 Vierling Drive #305, Shakopee, Minnesota 55379

Unit Week: 107-302, 7-A Claim of Lien ORB/Page: 4519/135

Amount: \$3 815 41 Perdiem: \$1.91

Contract No.: 287785 Obligor: The Thrown Apple, LLC A Delaware Limited Liability Company

Obligor Address: 303 D. Beltline Place S.W. No. 424 c/o Deanna Cortez, Decatur, Alabama 35603 Unit Week: 103-303, 46-O

Claim of Lien ORB/Page: 4519/142 Amount: \$2,827.21 Perdiem: \$1.41

Contract No.: 287789 Obligor: Van Drivers Consulting, LLC A Delaware Limited Liability Company Obligor Address: 125 North 2nd Street Suite 110-613 c/o Jennifer Goodman,

Obligor Address: 9801 Fall Creek Road, Suite 340 c/o Jimmy Dave Ramashai, Indianapolis, Indiana 46256

Phoenix, Arizona 85004

Claim of Lien ORB/Page: 4519/144 Amount: \$3,211.02

Perdiem: \$1.61 Contract No.: 287802 Obligor: Interval Weeks Inventory, LLC An Indiana Limited Liability Company

Unit Week: 105-306, 41-A Claim of Lien ORB/Page: 4519/147 Amount: \$4,592.21

Perdiem: \$2.30

Contract No.: 290177 Obligor: Interval Weeks Inventory, LLC, An Indiana Limited Liability Company

Obligor Address: 9801 Fall Creek Road, Suite 340 c/o Jimmy Dave Ramashai, Indianapolis, Indiana 46256 Unit Week: 107-105, 48-E

Claim of Lien ORB/Page: 4519/551 Amount: \$2,411.65

Perdiem: \$1.21 Contract No.: 290603

Collidat No.: 29003
Obligor: Investor Partners, LLC, A Florida Limited Liability Company
Obligor Address: 2593 NW Superior Street
c/o Aaron Wright, Opalocka, Florida 33054
Unit Week: 107-205, 18-A
Claim of Lien ORB/Page: 4519/553

Amount: \$3,815.41 Perdiem: \$1.91

Collidat No.: 297/65
Obligor: Farada Family Holdings, LLC
Obligor Address: 2221 NE 164th Street, Number 381
c/o Adrian-Andrei Aliz, N. Miami Beach, Florida 33160
Unit Week: 107-108, 24-A
Claim of Lien ORB/Page: 4519/557

Amount: \$3,815.41 Perdiem: \$1.91 Contract No.: 290773

Contract No.: 290773
Obligor: Elliot's World, LLC
Obligor Address: 1160 Vierling Drive #305, Shakopee, Minnesota 55379
Unit Week: 107-203, 8-A
Claim of Lien ORB/Page: 4519/558
Amount: \$3,815.41

Contract No.: 290790 Obligor: Cynthia Barkas Obligor Address: 3950 Koval Lane, Las Vegas, Nevada 89109 Unit Week: 105-211, 32-E Claim of Lien ORB/Page: 4519/559 Amount: \$3,211.02 Perdiem: \$1.61

Obligor: Interval Weeks Inventory, LLC, An Indiana Limited Liability Company Obligor Address: 9801 Fall Creek Road, Suite 340 c/o Jimmy Dave Ramashai, Indianapolis, Indiana 46256 Unit Week: 106-305, 8-E Claim of Lien ORB/Page: 4522/75 Amount: \$2,411.65 Perdiem: \$1.21

Contract No.: 291514
Obligor: Dallas Estate Holdings, LLC
Obligor Address: 2221 NE 164th Street, Number 381
c/o Adrian-Andrei Aliz, N. Miami Beach, Florida 33160
Unit Week: 105-201, 11-E
Claim of Lien OBI/Page: 4519/566 Amount: \$2,411.65 Perdiem: \$1.21

Contract No : 291514

Federal Way, Washington 98003 Unit Week: 107-306, 39-A Claim of Lien ORB/Page: 4519/569

Perdiem: \$1.03

Perdiem: \$1.42 Contract No : 299248 Obligor: Toby Mcquire

Amount: \$2,417.71

Contract No.: 301830

Unit Week: 103-101, 4-O

Claim of Lien ORB/Page: 4519/657

Perdiem: \$1.21

Perdiem: \$1.62

Perdiem: \$1.21

Contract No.: 298838

Obligor: Yvonne Barkas
Obligor Address: 7683 SE 27th Street, Mercer Island, Washington 98040
Unit Week: 107-307, 48-E
Claim of Lien ORBI/Page: 4519/567
Amount: \$2,411.65 Perdiem: \$1.21 Contract No.: 291539 Obligor: George Barkas
Obligor Address: 31811 Pacific Highway S Number B-241,

Amount: \$4,220.57 Perdiem: \$2.11 Contract No.: 291758 Obligor: David Ray Wilkerson Obligor Address: 3606 Pleasant Valley Road, Cosby, Tennessee 37722 Unit Week: 105-106, 26-E Claim of Lien ORB/Page: 4519/577 Amount: \$2,068.01

Obligor: Vacation Ownership Experts, LLC
Obligor Address: 3606 Pleasant Valley Road
c/o David Wilkerson, Cosby, Tennessee 37722
Unit Week: 106-206, 3-O
Claim of Lien ORB/Page: 4519/485
Amount: \$2,833.27 Contract No.: 298897 Obligor: Dawn Mathisen Obligor Address: PO Box 1904, Lehigh Acres, Florida 33970

Amount: \$2,266.33 Perdiem: \$1.13 Obligor: Ett, LLC Obligor Address: 1605 Country Meadows Drive c/o John Keller, Sevierville, Tennessee 37862 Unit Week: 105-211, 33-E Claim of Lien ORB/Page: 4519/492 Amount: \$2,833.29

Unit Week: 106-207, 8-A Claim of Lien ORB/Page: 4519/489

Obligor Address: 5669 Nicolet Lane, Dayton, Ohio 44122 Unit Week: 106-106, 18-E Claim of Lien ORB/Page: 4519/494 Amount: \$2,417,71 Perdiem: \$1.21 Contract No.: 299603 Obligor: David Fabiano and Jennie Fabiano

Unit Week: 103-105, 4-O Claim of Lien ORB/Page: 4519/497 Amount: \$2,833.27 Perdiem: \$1.42 Contract No.: 300640 Obligor: Linda Warren and Richard Warren Obligor Address: 35 Arbor Court, Worland, Wyoming 82401 Unit Week: 105-212, 49-E Claim of Lien ORB/Page: 4519/637

Obligor Address: 1750 Nutters Born Lane, Des Moines, Iowa 50703

Contract No.: 301179 Obligor: Dusit Kebir and Oki Baharun Obligor Address: 135 Mariposa Way, Brea, California 92823 Unit Week: 103-305, 36-E Claim of Lien ORB/Page: 4519/645 Amount: \$2,417.71 Perdiem: \$1.21

Claim of Lien ORB/Page: 4519/656 Amount: \$2.833.27 Contract No : 303612 Obligor: Oceanic Property Rental, LLC
Obligor Address: 7451 Warner Avenue, Suite E-200, Huntington Beach, California 92647 Unit Week: 103-206, 27-E

Obligor: Beverly M. Mcintosh Obligor Address: P.O. Box 3181, Frederiksted, Virgin Islands 00841

Contract No.: 31210-1 Obligor: James Carlos Tamez and Kendra Kay Soderberg Obligor Address: 6981 Mount Nimbug, Wellington, Colorado 80549 Unit Week: 106-208, 41-E Claim of Lien ORB/Page: 4519/380 Amount: \$3,205.54 Perdiem: \$1.60 Contract No.: 31427-1

Obligor: Howard C. Robinson and Margaret M. Robinson Obligor Address: 2149 Midhurst Road, Downers Grove, Illinois 80516 Unit Week: 105-104, 36-E Claim of Lien ORB/Page: 4519/387 Amount: \$4,498.66 Perdiem: \$2.25 Contract No.: 31501-1 Obligor: Angelita Lopez and Carlos Roman Obligor Address: Hc - 57 Box 15573, Aguada, Puerto Rico 00602 Unit Week: 105-106, 46-E Claim of Lien ORB/Page: 4519/390 Amount: \$3,239.63

Contract No.: 32034-1 Obligor: Gerard P. Rouse and Nichole J. Rouse Obligor Address: 5865 NW Wesley Road, Port St Lucie, Florida 34986 Unit Week: 106-305, 21-E Claim of Lien ORB/Page: 4519/599 Amount: \$3,975.48 Perdiem: \$1.99

Obligor: Andrew James Cross
Obligor: Andrew James Cross
Obligor Address: 375 Wedge Field Drive South, Mobile, Alabama 36608
Unit Week: 105-111, 34-E Claim of Lien ORB/Page: 4519/605 Amount: \$3,211.02 Perdiem: \$1.61 nb-2-9-26