

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 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.: 31356-1
Obligor: Deshika S. Gaymon
Obligor Address: 2025 Shore Boulevard, Apartment 3B, Astoria, New York 11105
Unit Week: 106-205, 10-E
Claim of Lien ORB#-Page: 4519/384
Amount: \$3,633.52
Per diem: \$1.82

Contract No.: 32670-1
Obligor: Penny Jo Walkers
Obligor Address: 41 Penny Lane, Cold Spring, Texas 77331
Unit Week: 105-310, 42-E
Claim of Lien ORB#-Page: 4519/519
Amount: \$3,889.41
Per diem: \$1.94

Contract No.: 32674-1
Obligor: Roy Lee Singleton
Obligor Address: 12202 Joan Of Arc, Crosby, Texas 77532
Unit Week: 105-310, 37-E
Claim of Lien ORB#-Page: 4519/621
Amount: \$3,211.02
Per diem: \$1.61

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