

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 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 352-342-2670 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.: 17009-1  
Obligor: Eduardo J. Inez and Gina C. Vincenzi  
Obligor Address: Los Reyes, La Guacimalajuela, Alajuela, Costa Rica  
Unit Week: 107-108, 39-E  
Claim of Lien ORB/Page: 4521/2219  
Amount: \$3,205.54  
Per dem: \$1.60

Contract No.: 18683-1  
Obligor: Paula Niessla Hills  
Obligor Address: P.O. Box 1120, 9 Dove Road, Hummingbird Dev.,  
Basseterre, Saint Kitts  
Unit Week: 103-307, 31-E  
Claim of Lien ORB/Page: 4521/2027  
Amount: \$3,205.54  
Per dem: \$1.60

Contract No.: 22595-1  
Obligor: Monica Webb  
Obligor Address: 11100 SE Petrovitsky Road, Apt B201, Renton, Washington 98055  
Unit Week: 106-207, 46-O  
Claim of Lien ORB/Page: 4519/1656  
Amount: \$2,833.27  
Per dem: \$1.42

Contract No.: 273436  
Obligor: Morgan Lynch, LLC  
Obligor Address: 372 Kingsley Drive c/o Garin Bills as Registered Agent,  
Casselberry, Florida 32707  
Unit Week: 105-307, 48-E  
Claim of Lien ORB/Page: 4520/795  
Amount: \$3,147.31  
Per dem: \$1.57

Contract No.: 27416-1  
Obligor: Evangeline A. Mortel  
Obligor Address: 1555 S Sinova Avenue, Gilbert, Arizona 85296  
Unit Week: 107-303, 21-E  
Claim of Lien ORB/Page: 4520/804  
Amount: \$2,833.29  
Per dem: \$1.42

Contract No.: 28316-1  
Obligor: Rowald M. Lawler  
Obligor Address: 2085 Amherst Heights Drive 302, Burlington,  
Ontario L7P 5C2, Canada  
Unit Week: 105-307, 48-E  
Claim of Lien ORB/Page: 4520/277  
Amount: \$2,789.96  
Per dem: \$1.39

Contract No.: 290915  
Obligor: Bhavesh Bansidhar Gajjar and Giraben Bhavesh Gajjar  
Obligor Address: 2913 Ashbrook Lane, Pearland, Texas 77584  
Unit Week: 103-208, 2-O  
Claim of Lien ORB/Page: 4519/562  
Amount: \$2,083.70  
Per dem: \$1.04

Contract No.: 29184-1  
Obligor: Barbara Gaines Cannon and Thomas Baird Cannon  
Obligor Address: 323 Dogwood Drive, Richardson, Texas 75080  
Unit Week: 105-306, 5-A  
Claim of Lien ORB/Page: 4519/578  
Amount: \$5,561.57  
Per dem: \$2.78

Contract No.: 31332-1  
Obligor: Valerie Vanessa Fleming  
Obligor Address: 1303 Taylor Avenue, Baltimore, Maryland 21234  
Unit Week: 106-301, 38-E  
Claim of Lien ORB/Page: 4519/382  
Amount: \$4,724.82  
Per dem: \$2.36

Contract No.: 31472-1  
Obligor: Francisco N. Flores and Marcela Estrada  
Obligor Address: Calle 22, Fracc. Santa Maria, Tehuacan Puebla, 75857, Mexico  
Unit Week: 105-106, 44-E  
Claim of Lien ORB/Page: 4519/389  
Amount: \$2,833.29  
Per dem: \$1.42

Contract No.: 31864-1  
Obligor: Awad M. Ibrahim  
Obligor Address: 75 Laurier Avenue East, Ottawa, K1N 6N5, Canada  
Unit Week: 107-102, 47-E  
Claim of Lien ORB/Page: 4519/402  
Amount: \$2,833.29  
Per dem: \$1.42

Contract No.: 33339-1  
Obligor: Monica Herzberg  
Obligor Address: 16 Leamington Street, Lido Beach, New York 11561  
Unit Week: 105-303, 40-O  
Claim of Lien ORB/Page: 4519/432  
Amount: \$2,833.27  
Per dem: \$1.42

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