

FUNDS TRANSFER AGREEMENT

I. I / We understand and agree to the specific statements below concerning:

CONTRACT# 000642300626 DOS:02/07/2023

New Contract #000522300161

II. To facilitate my/our purchase of New Contract, I/we authorize Wyndham Vacation Resorts, Inc. to complete the funds transfers listed below upon my/our receipt of fully signed document copies of the New Contract:

1. The Existing Contract down payment amount of \$5,846.09 will be moved to New Contract.
2. Additional funds in the amount of \$ 00.00 will be moved to New Contract (Filing Fees).
3. A refund (if applicable) of \$0.00 will be made to the original source of payment used (credit card, check, etc.) from the Existing Contract.
4. If applicable, the filing fee, Title Insurance fee, lenders fee and/or processing fee will also be moved to New Contract; however, these fees will be based on the information available at the time of the New Contract purchase and may not match the fees of the Existing Contract purchase.

III. Miscellaneous. I/we understand and agree that if:

- I/we rescind the New Contract within the legal rescission period as outlined in the contract documents; or
- I/we do not completely sign and return all of the documents required for the New Contract;

Then, all Existing Contract funds identified above will remain with the Existing Contract and the Existing Contract shall continue in full force and effect, including my/our responsibility for any balance due.

I/We have read and agree to the statements above.

DocuSigned by:
Raja Sarma Ganduri
20F93463164D4DA...

Owner Signature

Raja Sarma Ganduri

Print Name

2/18/2023

Date

DocuSigned by:
Parvathi Ganduri
40F93463164D4DA...

Owner Signature

Parvathi Ganduri

Print Name

2/18/2023

Date

OWNERSHIP SOLUTIONS TEAM REWRITE

AUTHORIZATION TO OBTAIN CREDIT NOT NEEDED

CREDIT ON FILE FROM ECREDIT PILOT PROGRAM

REFERENCE PREVIOUS CONTRACT NUMBER: 000642300626

ORIGINAL DATE OF SALE: 02/07/2023

OWNER NAME: Raja Sarma Ganduri, Parvathi Ganduri

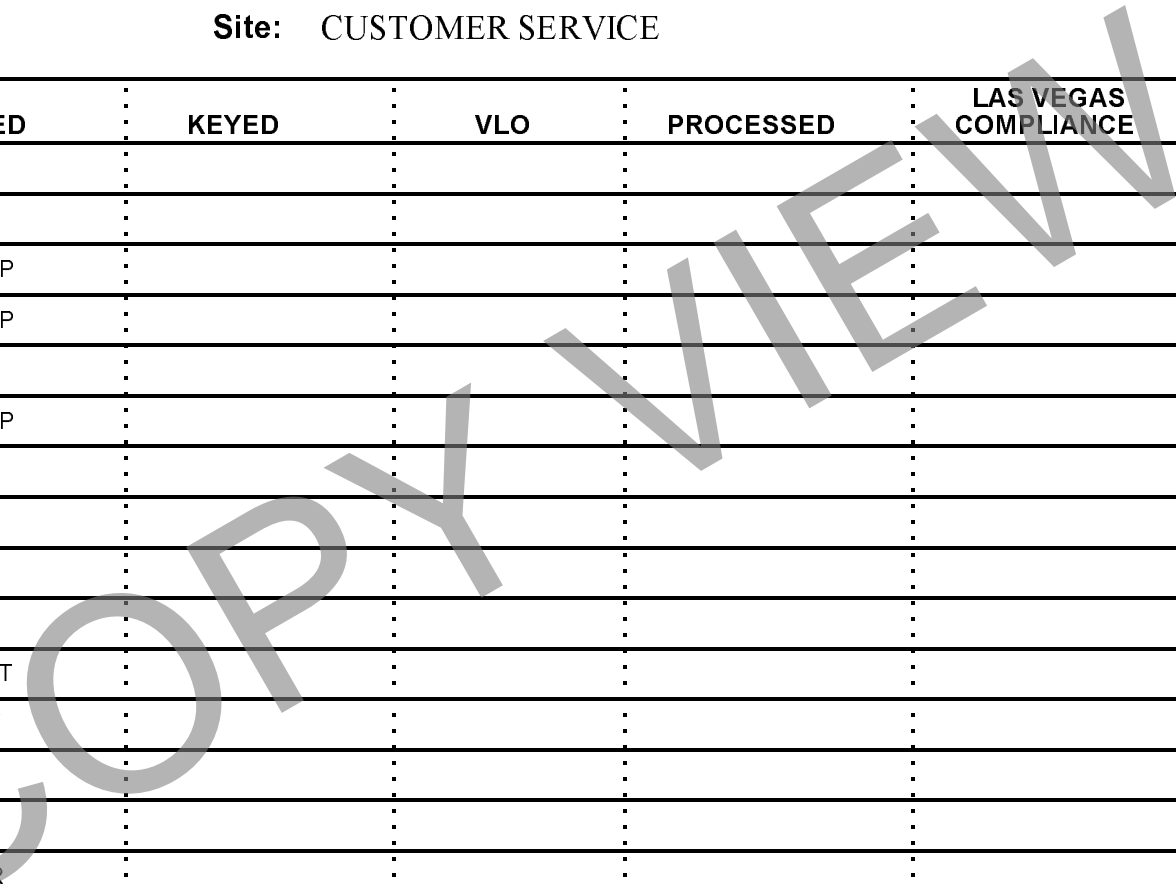
COPY VIEW

Wyndham Vacation Resorts, Inc.

SalePoint Cover Sheet

Customer Name: RAJA SARMA GANDURI
Customer Address: 6315 BRIDGEVISTA DR, LITHIA, FL
Customer Phone: (813) 760-2889
Contract Number: 00052-2300161 **Member No:** 00203839753
Salesman: ACCOUNT HOUSE
User: 621678
Printer:
Site: CUSTOMER SERVICE

FORMS PRINTED	KEYED	VLO	PROCESSED	LAS VEGAS COMPLIANCE
FORMNO3316S				
AFORMNO2528				
FORMNO2707DRP				
FORMNO2009DRP				
FORMNO2857				
FORMNO2692DRP				
FORMNO3333				
FORMNO3073				
FORMNO3161A				
FORMNO2001				
AFORMNO2929DT				
FORMNO2888D				
WVO0006				
FORMNO2201				
FORMNO2927VIR				
FORMNO2014				
FORMNO3003S				
FORMNO2677S				
FORMNO3356				
FORMNO2932				
FORMNO2537				
FORMNO2818				
FORM805				
FORMNO2242				
FORMNO2064				
FORMNO2536				



Wyndham Vacation Resorts, Inc.

SalePoint Cover Sheet

Customer Name: RAJA SARMA GANDURI
Customer Address: 6315 BRIDGEVISTA DR, LITHIA, FL
Customer Phone: (813) 760-2889
Contract Number: 00052-2300161 **Member No.:**00203839753
Salesman:
User: 621678
Printer:
Site: CUSTOMER SERVICE

FORMS PRINTED	KEYED	VLO	PROCESSED	LAS VEGAS COMPLIANCE
FORMNO3458				

COPY VIEW

Contract Number: **00052-2300161**

**SUPPLEMENT TO DISCLOSURES
AND PURCHASE DOCUMENTS**

Purchaser(s) acknowledges that effective February 17, 2021, Wyndham Vacation Ownership, Inc.'s parent company, Wyndham Destinations will become Travel + Leisure Co., a publicly traded company. Purchaser(s) agree that the documents governing the provisions for purchase and sale of the ownership interest are enforceable according to their terms notwithstanding this change.

Travel + Leisure Co. has properly notified the relevant state agencies of this change and is filing revisions to the public reports and disclosure statements with those agencies.

The foregoing acknowledgements and agreements shall be deemed to be incorporated into and made a part of each of the Purchase Documents.

Raja Sarma Ganduri
Purchaser's Printed Name

DocuSigned by:
Raja Sarma Ganduri
Signature

2/18/2023
Date

Purchaser's Printed Name

Signature

Date

Parvathi Ganduri
Purchaser's Printed Name

DocuSigned by:
Parvathi Ganduri
Signature

2/18/2023
Date

Purchaser's Printed Name

Signature

Date

SalePoint Owner Information Sheet

Contract Number: **00052-2300161**Date of Sale: **02-17-2023**Points Purchased: **154,000**Inventory Purchased: **CLUBWYNDHAM ACCESS VACATION OWNERSHIP PLAN**

Primary Owner Information	
Name:	Raja Sarma Ganduri
Address:	6315 Bridgevista Dr , Lithia, FL 33547
Phone number(s):	(813) 760-2889 (Primary/Cell) (Secondary/Work)
Email address:	rganduri@gmail.com
Marital status:	
Spouse name:	
Title to be taken as:	

Secondary Owner Information	
Name:	Parvathi Ganduri
Address:	6315 Bridgevista Dr , Lithia, FL 33547
Phone number(s):	(813) 760-2889 (Primary/Cell) (Secondary/Work)
Email address:	
Marital status:	
Spouse name:	
Title to be taken as:	Joint Tenants With The Right Of Survivorship

Wyndham Vacation Ownership Inc., and its parents, subsidiaries, and affiliates (collectively "WVO") have my/our express written permission to send me/us advertising or telemarketing calls, texts, or other messages (including, but not limited to, SMS/MMS, push notifications, and in-app messaging) using an automated telephone dialing system or artificial or pre-recorded voice message at any cell phone or phone number I/we have provided above.

Additionally, I/we understand that WVO will share my/our cell phone or phone number(s) with WVO's affiliates and third-party service providers, including, but not limited to, billing or collection companies that WVO has contracted with to provide these types of services on its behalf. WVO, its affiliates, and third-party service providers have my/our express permission to send me/us calls, texts, or other messages (including, but not limited to, SMS/MMS, push notifications, and in-app messaging) using an automated dialing system or artificial or pre-recorded voice message at any cell phone or phone number I/we have provided, or at any number WVO or its affiliates and third-party service providers may obtain for the following purposes: (a) to resolve an issue or dispute regarding my/our purchase of property and/or services from WVO; (b) in connection with payment processing; (c) to collect on a debt; or (d) as necessary regarding my/our purchase of property and/or services from WVO.

By granting this consent, I/we understand that it is not a condition of my/our purchase of property and/or services from WVO or its parents or subsidiaries and I/we have the right to refuse to give such

DocuSigned by:
consent
Raja Sarma Ganduri
40F93483164D4DA...

2/18/2023

Signature **Raja Sarma Ganduri**

Date

DocuSigned by:
Parvathi Ganduri
40F93483164D4DA...

2/18/2023

Signature **Parvathi Ganduri**

Date

Signature

Date

Signature
Ronald Singh

Date

EXHIBIT to OWNERSHIP REVIEW BUYER'S ACKNOWLEDGMENT

Contract Number: **00052-2300161**

Purchaser(s): **Raja Sarma Ganduri and Parvathi Ganduri Joint Tenants With The Right Of Survivorship**

To ensure Purchaser understands the benefits of the timeshare purchase with **WYNDHAM VACATION RESORTS, INC.**, whose address is **6277 Sea Harbor Dr., Orlando, FL 32821** and understands membership in the CLUB WYNDHAM® Plus Program ("**CLUB WYNDHAM Plus**"), it is important for Purchaser to review each of the following:

1. Timeshare Purchase. Purchaser acknowledges the purchase of a timeshare interest ("**Ownership Interest**") in the **ClubWyndham Access Vacation Ownership Plan ("Access")** the address of which is **6277 Sea Harbor Dr. Orlando, FL 32821**.
2. Assignment to CLUB WYNDHAM Plus. Purchaser understands the use rights in the Ownership Interest are being assigned to CLUB WYNDHAM Plus. Purchaser further understands that, in exchange, Purchaser will be allocated **154,000 CLUB WYNDHAM Plus Points annually** based on the use rights stated in Purchaser's contract and that the Use Year is **April 1st through March 31st**.
3. Advanced Reservation Priority. Purchaser understands that Purchaser may request a reservation at the Home Resort up to thirteen (13) months in advance of Purchaser's check-in date, utilizing the Advanced Reservation Priority ("**ARP**"), Purchaser further understands that the ARP is limited to the interests owned by Access in each resort within the Home Resort.
4. Future CLUB WYNDHAM Plus Changes. Purchaser acknowledges that the current CLUB WYNDHAM Plus Program features and benefits are described in the written program directories and disclosure materials provided with the purchase and that such features and benefits may change or be eliminated in the future. Purchaser further acknowledges that no promises or guarantees were made to Purchaser either verbally or in writing of any future program enhancements or resort amenity additions or benefits.
5. Personal Use and Enjoyment. **There is no assurance that Purchaser may resell a timeshare for a certain price or on particular terms. Purchaser acknowledges that this purchase is (i) for personal use and enjoyment and not for commercial or investment purposes and (ii) not being made based upon any representation that the Ownership Interest has any future market value or resale potential.**
6. No Expectation of Tax Benefit or Profit. Purchaser acknowledges that the purchase of the Ownership Interest was not made with any expectation of deductibility under federal or state tax laws or deductibility of other expenses relating to the purchase or with any expectation of deriving any profit or tax advantage, including from:

Resale Assistance	Rental Income	Investment	Tax Benefit
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7. Not Buying for Maintenance Fee Offset. Purchaser understands that Wyndham Vacation Resorts, Inc., may present various programs from time to time that may provide Purchaser with opportunities to offset a portion of the maintenance fee obligation associated with Purchaser's Ownership Interest. Purchaser acknowledges that the purchase made today was not made based on any of these programs and that Purchaser has no expectation that Purchaser's participation in these programs will fully or continuously offset any or all of Purchaser's maintenance fee obligation.
8. No Pets. Purchaser understands that pets are not allowed at any resort property, except for service animals that have been trained to work or perform tasks for the benefit of an individual with a disability.
9. No Pathway Program Eligibility. Purchaser understands that the purchase made today is not eligible for the Pathway by Club Wyndham program. Only Purchaser's qualified points purchased prior to December 31, 2014 will be eligible for said program.

EXHIBIT to OWNERSHIP REVIEW

CLUB WYNDHAM® Plus

ClubWyndham Access

VACATION OWNERSHIP ASSIGNMENT AGREEMENT
AND USE RESTRICTION

00052-2300161
Contract Number

THIS VACATION OWNERSHIP ASSIGNMENT AGREEMENT AND USE RESTRICTION ("**Agreement**") is made this **17th** day of **February, 2023**, by and between Wyndham Vacation Resorts, Inc., a Delaware Corporation, whose address is **6277 Sea Harbor Dr. Orlando, FL 32821** ("**Plan Manager**"), and **Raja Sarma Ganduri and Parvathi Ganduri Joint Tenants With The Right Of Survivorship** ("**Owner**").

WHEREAS, the Second Amended and Restated FairShare Vacation Plan Use Management Trust Agreement effective March 14, 2008, recorded in the Office of the Circuit Clerk in Cleburne County, Arkansas, and other various jurisdictions, which document is incorporated herein by reference, as amended from time to time ("**Trust Agreement**"), sets forth the terms, restrictions and conditions of the FairShare Vacation Plan ("**Plan**") described therein as well as the obligations of the Plan Manager to those owners who have subjected their property to the Trust Agreement by assigning the use, occupancy and possessory rights in such property to the FairShare Vacation Plan Use Management Trust ("**Trust**") or who acquire property which has been previously subjected to the Trust Agreement and whose use, occupancy and possessory rights have previously been assigned to the Trust ("**Assignment**"), all in accordance with the terms and conditions of the Plan; and

WHEREAS, Owner is the purchaser of an ownership interest ("**Ownership**") in the ClubWyndham Access Vacation Ownership Plan (the "**Club**") which entitles Owner to use Owner's points to reserve the use of accommodations in the Club as described in the ClubWyndham Access Vacation Ownership Plan Retail Installment Contract Purchase and Security Agreement ("**Contract**") #00052-2300161; and

WHEREAS, Owner desires to subject the Ownership to the Trust Agreement and assign the use, occupancy and possessory rights in the Ownership to the Trust, all in accordance with the Trust Agreement.

NOW THEREFORE, in consideration of \$**Fee Waived**, paid by Owner to Plan Manager, and the mutual promises contained herein and in furtherance of the Assignment, the parties agree as follows:

1. Definitions. Except as otherwise provided herein, capitalized terms shall have the same definition as set forth in the Trust Agreement. This Agreement, as well as the interest of the Trustee set forth herein, shall be subject to the prior rights in the Contract of any mortgagee or secured party. Nothing contained herein shall contravene the obligation of Owner under the Contract or security agreement executed in connection with Owner's purchase of the Ownership.
2. Assignment. Owner hereby subjects the Ownership to the Trust Agreement and assigns the use, occupancy and possessory rights in the Ownership to the Trust, to be administered in accordance with the Trust Agreement, and agrees that Owner's Use Rights shall be governed by the Trust Agreement.
3. Points. Plan Manager shall assign Owner **154,000** Points which shall be used through the CLUB WYNDHAM Plus Program to reserve accommodations subjected to the Trust in accordance with the Trust Agreement. Points are symbolic of the value of Owner's Use Rights and are to be used in each **full** year.
4. Voting Rights. Notwithstanding the Assignment, Owner shall retain Owner's voting right in the PTVO Owners Association ("**HOA**").
5. CLUB WYNDHAM Plus Assessment. Owner agrees to pay an annual CLUB WYNDHAM Plus Assessment ("**Assessment**") to the Trust for certain expenses of the Plan in accordance with the Trust Agreement, which Assessment shall include Owner's share of the expenses associated with the operation and maintenance of the Plan and may include Owner's proportionate share of Owner's regular assessment attributable to the Ownership ("**HOA Fee**"). The Assessment shall be payable annually in advance in either one installment or in monthly installments pursuant to an approved auto pay plan. The Plan Manager shall cause the HOA Fee portion of the Assessment to be deposited into a CLUB WYNDHAM Plus escrow account ("**Escrow Account**") until such funds become due and are delivered to the HOA. Owner authorizes the Trustee or its assignees to withdraw the HOA Fee from and out of the Escrow Account and pay same over to the HOA so long as said Ownership is subjected to the Plan.
6. Association. Pursuant to the Assignment, Owner becomes a Member of the FairShare Vacation Owners Association ("**Association**") and as such agrees to abide by all requirements set forth in the Articles and Bylaws of the Association. Owner also has the right to vote Owner's interest as a Member of the Association.
7. Use and Occupancy Rights. Owner hereby assigns Owner's use and occupancy rights in the Ownership to the Trust for the period of time this Agreement is effective and accordingly grants to the Trustee and the Plan Manager the right to assign the possession and Use Rights of the Ownership on an annual basis or biennial basis, if applicable, to other Members in the Plan in return for Owner's Use Rights to utilize the CLUB WYNDHAM Plus Program of exchange in accordance with the Trust Agreement.
8. Effective Date. This Agreement shall become effective on the date first written above.
9. Termination. This Agreement and all rights granted hereunder may be terminated by Owner, or by Owner's successors or assigns, at any time; however, any such termination shall be subject to any outstanding reservations. Election to terminate will be noted but all reservations existing as of the termination date will be honored. No new reservations will be accepted on or after the termination date. If this Agreement is terminated, future access to the Plan will require approval of the Plan Manager and include a conversion fee. If not terminated sooner, termination will occur on the earlier of the following dates: (a) termination of the Club; (b) termination of the Plan; or (c) termination by Trustee in accordance with the Trust Agreement. Upon termination, Owner's Points will be extinguished and Owner will no longer have the right to make reservations in accommodations subjected to the Trust Agreement and all use, occupancy and possessory rights in the Ownership shall automatically revert to Owner.
10. Binding Agreement. This Agreement and the terms and conditions of the Trust Agreement shall be binding upon Owner, Owner's heirs, successors and assigns, provided, however, the application of this covenant on the Ownership may be terminated in accordance with paragraph 9 above, or shall terminate automatically if and when the Ownership shall be held by Wyndham Vacation Resorts, Inc. ("**Wyndham**") subsequent to conveyance to Owner.
11. Default. Upon termination of this Agreement or in the event Owner defaults on Owner's obligation under the Contract or security agreement resulting in the termination of the Contract or the acquisition of the Ownership by Owner's secured party, this Agreement shall be deemed terminated and cancelled and all rights of Owner hereunder shall cease. Upon such termination Plan Manager shall cause the use, occupancy and possessory rights in the Ownership to be re-assigned back to Owner or the acquiring secured party, subject to any Owner commitments or confirmed reservations by another Plan participant which may have been made pursuant to the Plan. Any fees due the Trust by Owner shall be deducted at the date of termination from the Assessments paid by Owner. Upon such termination, all benefits and obligations of Owner under the Contract or security agreement shall continue in force and effect.
12. CLUB WYNDHAM Plus VIP Program. The CLUB WYNDHAM Plus VIP Program ("**VIP by Wyndham**") and its accompanying benefits are made available by Wyndham to CLUB WYNDHAM Plus Members who have achieved certain eligibility criteria as set forth in the CLUB WYNDHAM Plus Member's Directory ("**Member's Directory**"). Owner should refer to the Member's Directory for the terms and conditions of the VIP Program.
13. Miscellaneous. The parties hereto agree to execute any additional instruments which may be necessary or convenient to carry out the intent and purpose of this Agreement.



Contract Number: 00052-2300161

Member Number: 00203839753

Wyndham Rewards® Maintenance Fee Reference Guide for New Cardholders

How You Earn

Wyndham Rewards Earning Examples
Wyndham Rewards® hotel stays 10 Wyndham Rewards Points per \$1 spent *Minimum of 1000 points per night stay
Wyndham Rewards® Earner Card Earn 5 Wyndham Rewards points per \$1 on Hotels by Wyndham and gas purchases.
Earn 2 Wyndham Rewards Points per \$1 spent on eligible purchases made at Wyndham Timeshare resorts (including maintenance fee and loan payments) and on eligible dining and grocery purchases (excluding Target® and Wal-mart®).
1 Wyndham Rewards point per \$1 spent on purchases using the Wyndham Rewards Visa Card everywhere else (excluding Wyndham Timeshare down payments)
Avis® or Budget® 1-day car rental 100 Wyndham Rewards points per Day

Wyndham Rewards Points Earned	The amount of CLUB WYNDHAM Plus Assessment Fees (including POA Maintenance Fees) that can be paid from converting Wyndham Rewards Points
Wyndham Rewards Points	CLUB WYNDHAM Plus Assessment Fees (including POA Maintenance Fees)
40,000	\$200
80,000	\$400
120,000	\$600
200,000	\$1,000

1,000 CLUB WYNDHAM Points equals 400 Wyndham Reward Points. CLUB WYNDHAM Plus Points to Wyndham Rewards Conversion Rates subject to change and conversion fee of \$99.00 per conversion applies.

10,000 Wyndham Rewards Points equals \$50 towards CLUB WYNDHAM Plus Assessment Fees (including POA Maintenance Fees). Redemption Levels are subject to change and are maintained exclusively by Wyndham Rewards.



Enrollment Agreement

Date: **02-17-2023**Member Number: **00203839753**Contract Number: **00052-2300161**Member Name: **Raja Sarma Ganduri**Member Name: **Parvathi Ganduri**

Member Name:

Member Name:

Street Address: **6315 Bridgevista Dr**City: **Lithia**State: **FL**Zip Code: **33547**Country: **USA**Email Address: **rganduri@gmail.com**Home Phone: **(813) 760-2889**

Work Phone:

RCI Enrollment

- RCI Member
- RCI PlusPartners Member

Vacation Sidekick™

Vacation Sidekick is a unique entertainment, recreation, vacation and travel program offering a wide variety of benefits and privileges to its Members on an annual basis. Vacation Sidekick membership entitles the Member's family, including up to two adults and their dependent children up to age 21, to all benefits, discounts and other privileges as provided in the terms and conditions.

INITIAL ANNUAL MEMBERSHIP FEE \$ Complimentary

Initial Annual Membership Fee includes annual membership for first term of twelve (12) months.

ANNUAL MEMBERSHIP FEE BASED ON MEMBERSHIP TYPE:

Membership Type	Annual Membership Fee
CLUB WYNDHAM	\$59.95
CLUB WYNDHAM Bronze	\$59.95
CLUB WYNDHAM Silver	\$59.95
CLUB WYNDHAM Gold	\$0
CLUB WYNDHAM Platinum	\$0
CLUB WYNDHAM Founders	\$0

Enrollment Agreement Terms and Conditions

RCI Exchange

RCI and Wyndham Vacation Resorts, Inc. are both subsidiaries of Travel + Leisure Co., but operate as independent companies.

Wyndham Vacation Resorts will enroll and pay your initial annual RCI membership fee. Renewal fees are part of annual CLUB WYNDHAM Plus Assessment. Confirming a reservation through RCI requires an exchange fee, which is listed in the RCI Disclosure Guide and is subject to change.

Vacation Sidekick Membership

Vacation Sidekick provides various travel-related benefits and privileges to its Members. You become a Member of Vacation Sidekick by submitting this Vacation Sidekick Membership Agreement ("**Agreement**") and by payment of applicable membership fees. This Agreement, when signed by Member and a Vacation Sidekick representative, forms a legally binding contract between Member and Wyndham Vacation Resorts, Inc. ("**Sponsor**"), subject to the following terms and conditions:

1. Membership. Membership in Vacation Sidekick is available to individuals and their immediate families only. Membership in Vacation Sidekick is non-transferable and may not be sold.

2. Vacation Sidekick Programs and Benefits. Programs and benefits offered to Vacation Sidekick Members are described and depicted in the Member's kit, a copy of which has been provided to Member along with this Membership Agreement. Their programs and benefits are subject to separate terms and conditions of suppliers of these benefits and are subject to change at any time. Vacation Sidekick benefits may be changed or eliminated without prior notice to Members. Sponsor accepts no responsibility for acts or omissions of any persons providing such programs or benefits directly to Members. There may be certain additional costs, fees and expenses associated with certain Vacation Sidekick programs or benefits currently available or added by Sponsor from time to time and such additional costs, if any, shall be borne solely by Member. Any fees required are disclosed in the materials for the specific benefit.

3. Personal Expenses. Member is responsible for payment of any personal expenses incurred while utilizing any Vacation Sidekick program or benefit. Use of or participation in Vacation Sidekick is completely voluntary, and payment of any fee or other cost associated with Vacation Sidekick is required only upon that use or participation.

4. Membership Suspension and Termination. This Agreement, together with Member status, may be suspended or terminated by Sponsor without further obligation if Member fails to comply with these terms and conditions or the terms of the various programs and benefits of Vacation Sidekick or if the Member becomes delinquent on any amounts owed to Sponsor and/or its affiliates. Further, Membership may be terminated for any misuse of the Vacation Sidekick program, violation of any federal, state or local law or regulation in connection with use, failure to pay for charges associated with a Vacation Sidekick program or benefit or for any other reason. Membership in Vacation Sidekick will automatically terminate if Member is no longer a CLUB WYNDHAM Plus Owner.

5. Program Changes. Terms and conditions of this Agreement and of Vacation Sidekick programs and benefits may be changed from time to time at sole discretion of Sponsor. **Sponsor reserves its right to increase the annual fee or future fees from time to time.** Members shall be notified of any information regarding such changes in Vacation Sidekick from publications or by written correspondence. Current editions of these publications supersede prior editions with respect to terms and conditions of membership and Vacation Sidekick programs and benefits. Sponsor is bound only by representations that it makes concerning terms and conditions of its programs and benefits set forth in its official publications or written correspondence and is not responsible for contrary or conflicting representations made by any other person.

Contract Number: **00052-2300161**

6. Limitation of Liability and Release. Sponsor, its subsidiaries, officers, directors, employees and agents, including without limitation, its advertising agencies, printers and other suppliers, shall not be liable for and expressly disclaim any and all liability for any injury, liability, expense, cost, damage, penalty or loss of any kind incurred or caused by a Member, their family, or their guests (i) in connection with the utilization of or participation in any Vacation Sidekick program or benefit, or (ii) resulting from any acts or omissions of any individual or entity providing a product, benefit or service in Vacation Sidekick program. Sponsor's liability for any other loss or damage incurred by a Member through use of the Vacation Sidekick programs or benefits is limited to membership fees paid by such Member. Member hereby agrees to release and hold harmless Sponsor, its subsidiaries, successors and assigns, its and their advertising agencies, printers and other suppliers, as well as its officers, directors, employees and agents for any injury, liability, expense, cost, damage, penalty or loss of any kind incurred by Member, the Member's family or guest during any trip or utilization of any Vacation Sidekick program or benefit and for any related damage, theft or loss caused or incurred by the Member, the Member's family or guest.

7. Effective Date and Activation. This Agreement is effective when signed by the Member and the Sponsor's Vacation Sidekick Representative. Member must activate Vacation Sidekick Membership as indicated on the Vacation Sidekick Savings Card before commencing use. If Member delays activation of the Vacation Sidekick Savings Card, the period of time between the effective date and the activation date shall be lost.

8. Effect of Termination. Termination of Membership in Vacation Sidekick will have no effect on such Member's vacation ownership contractual obligations or agreements and will not result in termination of an ownership interest which a Member may have in real estate, including but not limited to a timeshare, lot, home, condominium, townhouse or undivided interest. Membership in Vacation Sidekick is not additional consideration for the purchase of a vacation ownership interest. Cancellation of Membership in Vacation Sidekick shall in no way relieve a Member of their obligation under any other contract or agreement.

9. Availability of Programs and Benefits. As Vacation Sidekick depends on services and programs offered by unrelated third party suppliers, Sponsor cannot guarantee continued availability of all programs and benefits. If a Vacation Sidekick program or benefit becomes unavailable for any reason whatsoever, Member waives any and all claims against Sponsor resulting from unavailability of such program or benefit.

10. Miscellaneous Disclosures. Continued availability of Vacation Sidekick is not necessary for use and enjoyment of any accommodation within Member's timeshare plan. No costs of acquisition, operation, maintenance, or repair of Vacation Sidekick are passed on to purchasers of a vacation ownership interest in a timeshare plan as a common expense.

I acknowledge receipt of the "Enrollment Agreement Terms and Conditions" document and agree to abide by these terms and conditions.

**ACKNOWLEDGMENT AND DISCLOSURE STATEMENT
WITH RESPECT TO INCIDENTAL BENEFIT
Travel Up by Travel + Leisure**

1. Travel Up by Travel + Leisure as more fully described by the rules which are attached hereto as **Exhibit "A" ("Rules")**, and also incorporated herein by reference is subject to the user fees and costs and the restrictions upon use and availability as set forth in the attached Rules.
2. Use and participation in the incidental benefit described in this statement ("**Incidental Benefit**") is completely voluntary and the payment of any fee or other cost is only required upon such use or participation.
3. No costs of acquisition, operation, maintenance, or repair of the Incidental Benefit are passed on to purchasers of the timeshare plan as common expenses of the timeshare plan ("**Purchaser(s)**") or as common expenses of a component site of a multisite timeshare plan.
4. The Incidental Benefit described in this statement is not assignable or otherwise transferable.
5. The continued availability of the Incidental Benefit is not necessary in order for any accommodation or facility of the timeshare plan to be available for use by purchasers of the timeshare plan in a manner consistent in all material respects with the manner portrayed by any promotional material, advertising, or purchaser public offering statement.
6. The continued availability to purchasers of timeshare plan accommodations on no greater than a one-to-one use right to use night requirement ratio is not dependent upon continued availability of the Incidental Benefit.
7. The initial term of the incidental benefit will be for a period of one (1) year after the first date that the timeshare plan is available for use by the Purchaser. Nothing herein shall prevent the renewal or extension of the availability of an incidental benefit.

The undersigned Purchaser(s) acknowledge that he/she/they have read the foregoing document and the attached **Exhibit "A"**.

IN THE EVENT THE INCIDENTAL BENEFIT DESCRIBED IN THIS STATEMENT BECOMES UNAVAILABLE AS A RESULT OF EVENTS BEYOND THE CONTROL OF WYNDHAM VACATION OWNERSHIP, INC. ("WYNDHAM" OR "DEVELOPER"), THE DEVELOPER RESERVES THE RIGHT TO SUBSTITUTE A REPLACEMENT INCIDENTAL BENEFIT.

THE INCIDENTAL BENEFIT DESCRIBED IN THIS STATEMENT IS OFFERED TO PROSPECTIVE PURCHASERS WHO PURCHASE OR ACQUIRE A TIMESHARE INTEREST FROM WYNDHAM VACATION OWNERSHIP, INC., OR A SUBSIDIARY THEREOF AND WHO BECOME A MEMBER OF THE CLUB WYNDHAM® PLUS EXCHANGE PROGRAM (A/K/A FAIRSHARE PLUS EXCHANGE PROGRAM). THIS INCIDENTAL BENEFIT IS AVAILABLE FOR YOUR USE FOR A TERM OF 1 YEAR AFTER THE FIRST DATE THAT YOUR TIMESHARE INTEREST IS AVAILABLE FOR USE. THE AVAILABILITY OF THE INCIDENTAL BENEFIT MAY OR MAY NOT BE RENEWED OR EXTENDED. YOU SHOULD NOT PURCHASE THIS TIMESHARE INTEREST IN RELIANCE UPON THE CONTINUED AVAILABILITY OR RENEWAL OR EXTENSION OF THIS INCIDENTAL BENEFIT.

DocuSigned by:
Raja Sarma Ganduri
PURCHASER **Raja Sarma Ganduri**

2/18/2023
DATE

DocuSigned by:
Parvathi Ganduri
PURCHASER **Parvathi Ganduri**

2/18/2023
DATE

PURCHASER

DATE

PURCHASER

DATE

EXHIBIT A

Travel Up by Travel + Leisure RULES

The Travel Up by Travel + Leisure Rules ("Rules") are promulgated this May 20th, 2021, by Wyndham Vacation Ownership Inc. or a subsidiary thereof (collectively, "Wyndham", "WVO", "We" or "Our") for the benefit of recipients of the Travel Up by Travel + Leisure ("Member" or "You"). The Rules are as follows:

Program Rules

- a. Travel Up by Travel + Leisure provides eligible Owners (as defined below) a membership ("Membership"), to book ancillary travel products such as car, hotel, activities, and cruise ("Bookings") for cash at Member pricing. Bookings can be completed on travelupbytravelandleisure.com/clubwyndham.
- b. The Membership is available to eligible Club Wyndham members that purchased a new or incremental vacation ownership interest ("Vacation Ownership Interest") after May 20th, 2021 directly from Wyndham or an authorized reseller ("Owners").
- c. Within thirty (30) calendar days from the date of purchase, Owners will be notified by email that they have been registered for Travel Up by Travel + Leisure and receive instructions on activating their Travel Up by Travel + Leisure membership.
- d. In the event an Owner upgrades or trades the new or incremental Vacation Ownership Interest for an additional Vacation Ownership Interest from Wyndham, the Owner's Membership at the time of the upgrade or trade will continue to be active.
- e. All products and services offered through Travel Up by Travel + Leisure are available for purchase for Club Wyndham members only. All offers are based on availability and travel products are not guaranteed until confirmation is received from the travel provider or supplier through Travel Up by Travel + Leisure.
- f. Travel product rates and prices are based on availability and subject to change without notice. We do not guarantee travel for specific dates, locations, or special events.
- g. Members will be charged applicable taxes and fees to their payment method at time of Booking. Taxes and fees include an estimated total that will be paid to the travel provider or supplier for taxes and government fees it owes in connection with the Members Booking, including but not limited to, sales and use tax, occupancy tax, room tax, excise tax, value added tax, and other applicable taxes ("Taxes and Fees").
- h. The charge for Taxes and Fees varies based on a number of factors including, without limitation, the amount owed to the travel provider and the location where a Member travels.
- i. Depending on the type of Booking a Member makes through Travel Up by Travel + Leisure, they may be charged additional fees by suppliers, including, but not limited to: Certain mandatory hotel specific service fees, including but not limited to: resort fees, energy surcharges, newspaper delivery fees, in-room safe fees, tourism fees, security deposits and/or housekeeping fees; Certain optional incidental fees, including but not limited to: parking charges, minibar charges, phone use charges, room service charges and/or movie rentals; and port expenses, specialty dining, show fees, drink package costs, and/or additional activity costs ("Additional Fees"). Payment of these Additional Fees is the sole responsibility of the Member.
- j. Owners with access to Travel Up by Travel + Leisure have no obligation to pay any membership, subscription, or annual fees to access the platform. Any use or participation in Travel Up by Travel + Leisure is completely voluntary and the payment for any products and services is only required upon such use or participation.
- k. Membership purchases, benefits and transactions may not be used for any commercial purpose, sold, bartered, or exchanged for any other consideration. Any unauthorized commercial use including but not limited of any transfer of any rights or benefits conferred pursuant to any subscription agreement is grounds for immediate termination and closure of your Membership without (a) refund or (b) any further duty, obligation or liability to the Member.
- l. Access to the Travel Up by Travel + Leisure benefit, will not be allowed if the Member is delinquent in the payment of any applicable Club maintenance fees, taxes, special assessments or Club program fees. Participation will also not be allowed by Club Wyndham members with delinquent mortgage payments to Wyndham Vacation Ownership, Inc., or a subsidiary thereof, or who are otherwise in default under their sales contract, if any.
- m. Each travel provider has specific cancellation policies and penalties separate and apart from Travel Up by Travel + Leisure which can include forfeiture. Travel provider policies may treat name changes and departure date changes as cancellations.
- n. In the event Members must cancel any travel Booking, please contact Travel Up by Travel + Leisure customer service immediately at 888-318-8280, or in writing at the following address:
 Travel Up by Travel + Leisure
 Attn: Cancellations
 9998 Michigan Rd
 Carmel, IN 46032
- o. Cancellations will be effective as of the date of receipt of the request by Travel Up by Travel + Leisure ("Cancellation Date"). It is Members' responsibility to ensure cancellation requests are properly received by Travel Up by Travel + Leisure. Refunds may take up to eight (8) weeks from the Cancellation Date.
- p. By purchasing products and services through Travel Up by Travel + Leisure, Member acknowledges and agrees to be bound by Club Wyndham's Terms and Conditions and the terms and conditions of the Travel Up by Travel + Leisure Membership, as well as any applicable terms and conditions subject to the third party travel providers and Member accepts all terms and conditions on the behalf of any traveling companion(s), and/or guests (including minors) (collectively "Guests"). From time to time, Travel Up by Travel + Leisure, products and services may be fulfilled by a third party provider, under contract with Resort Rental, LLC or its affiliates. In that instance, the terms and conditions of such third party provider shall apply to the member.
- q. All terms and conditions are subject to change at any time at the sole discretion of Travel Up by Travel + Leisure, without prior notice to Members. By purchasing products and services through Travel Up by Travel + Leisure, Member acknowledges and agrees to be bound by any posted revisions to these Terms and Conditions.
- r. **FOR A FULL LIST OF TERMS AND CONDITIONS VISIT:**
<https://www.travelupbytravelandleisure.com/clubwyndham/terms-and-conditions>



Financial Review Summary

Name(s): Raja Sarma Ganduri and Parvathi Ganduri Contract #: 00052-2300161

Address: 6315 Bridgevista Dr Member #: 00203839753
Lithia, FL 33547 USA Date: 02-17-2023

Phone Number: (813) 760-2889 Email Address: rganduri@gmail.com

Bonus Points: 246,000

End Date of Bonus Points 03-31-2025

Inventory Name: CLUBWYNDHAM ACCESS VACATION OWNERSHIP PLAN

New Purchase Financial Details

Gross Purchase Price: \$ 42,800.00

Discount: \$ 24,859.00

Net Purchase Price: \$ 17,941.00

Traded Contract Net Price: \$ 0.00

Closing Cost: \$ 25.00

Processing Fee: \$ 349.00

Total Purchase Price: \$ 18,315.00

Down Payment Today: \$ 5,846.09

Loan Payment Amount: \$ 198.55

Loan Payment Date: 04-03-2023

Term: 120

Interest Rate: 14.49%

Interest Rate Variable Non-PAC: * 14.49%

Amount Financed: \$ 12,468.91

Loan and Dues are subject to a billing charge if not paid through the approved Auto Pay Plan

* No auto-pay or credit card auto-pay

Payments Made In Full Over The Full Term

Finance Charge Total: \$ 11,357.09

Total Sales Price (Down Payment + Total Payments) \$ 29,647.09 Total of Payments with Interest \$ 23,826.00

Financial Review Summary

Club Wyndham Plus Monthly Maintenance Dues

Total Points - Today's Contract 154,000

Points Based Assessment

Club Wyndham Plus Program Fee \$ 16.25

HOA Fee and Real Estate Taxes \$ 92.66

Total Assessment Amount \$ 108.91

Frequency Monthly

Auto Pay Yes

First Payment Date 03-24-2023

I have reviewed and agree with the information noted above. This includes, but is not limited to, my understanding and agreement of all financial terms including our initial deposit, monthly loan payments, total loan balance, and monthly maintenance fee assessments.

DocuSigned by:
Raja Sarma Ganduri 2/18/2023
Owner's Signature: **Raja Sarma Ganduri** Date

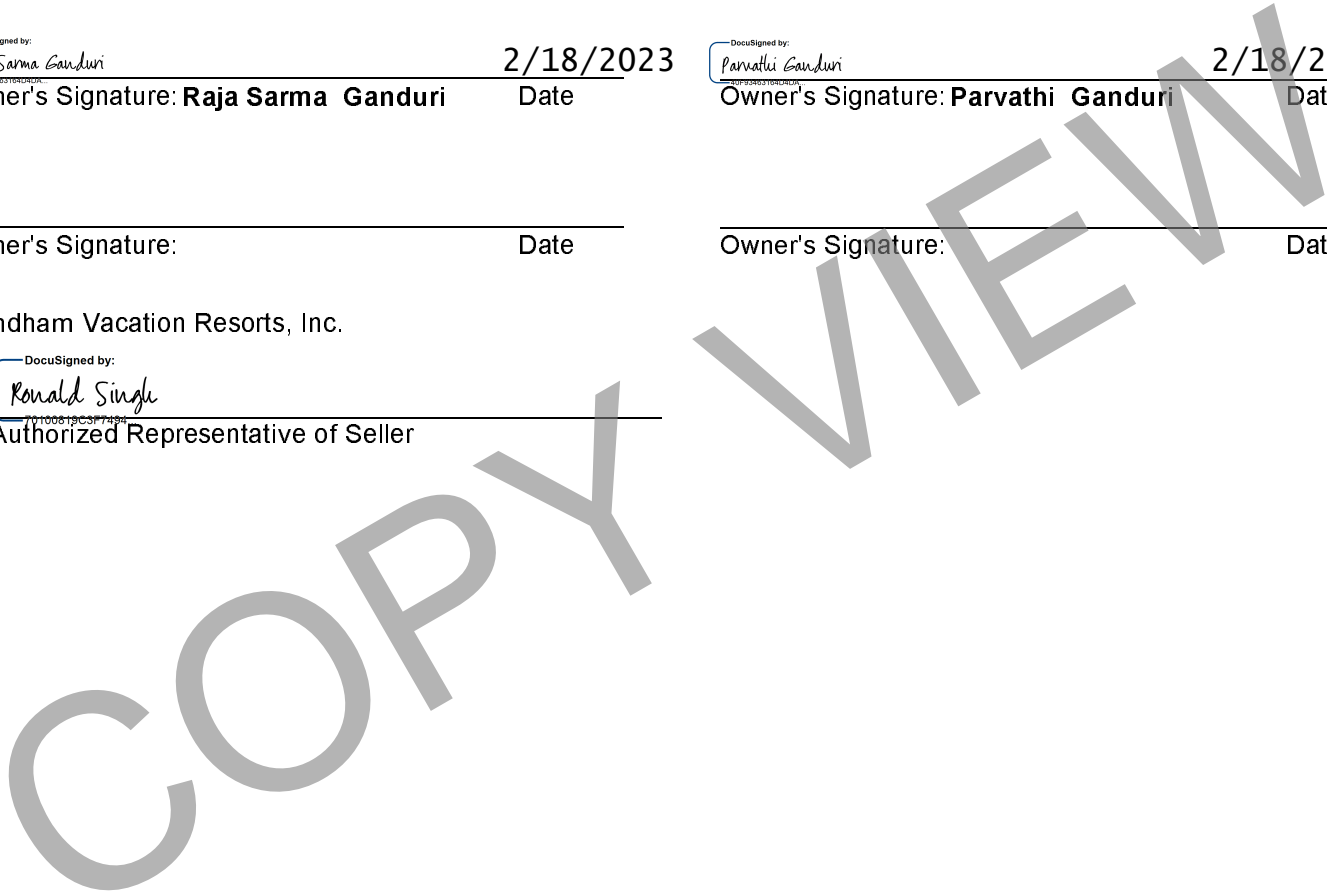
DocuSigned by:
Parvathi Ganduri 2/18/2023
Owner's Signature: **Parvathi Ganduri** Date

Owner's Signature: _____ Date

Owner's Signature: _____ Date

Wyndham Vacation Resorts, Inc.

DocuSigned by:
Ronald Singh
By: Ronald Singh
Authorized Representative of Seller



SECURITY AGREEMENT

Member Number **00203839753**
Contract Number **00052-2300161**
Contract Date **02-17-2023**

CLUBWYNDHAM® ACCESS VACATION OWNERSHIP PLAN RETAIL INSTALLMENT CONTRACT PURCHASE AND SECURITY AGREEMENT (Florida)

Wyndham Vacation Resorts, Inc., a Delaware corporation ("**Seller**"), agrees to sell to **RAJA SARMA GANDURI and PARVATHI GANDURI JOINT TENANTS WITH THE RIGHT OF SURVIVORSHIP ("Owner")** a membership interest ("**Ownership**") in PTVO Owners Association, Inc., a non-stock, non-profit Delaware corporation ("**Association**"), which Ownership includes the right to participate in the ClubWyndham Access Vacation Ownership Plan ("**Club**") and the right to use and occupy Club Accommodations. Seller and Owner may hereinafter be referred to collectively as the ("**Parties**") or individually as a ("**Party**"). If more than one person executes this Agreement as Owner, the liability of each Owner under this Agreement shall be joint and several. These rights are denominated in Points and Owner agrees to purchase the Ownership for a purchase price of **\$17,941.00** (the "**Purchase Price**") on the following terms and conditions:

Points consisting of the following:

Perpetual Points: **154,000** Annual X Biennial _____
"**Initial Use Year**": **April 1st through March 31st.**

A. BENEFITS AND NATURE OF OWNERSHIP

1. Ownership. Owner is a member of the Association, and is entitled: (a) to use Points to reserve the use of accommodations in the Club ("**Club Accommodations**"), (b) to vote for directors of the Association, (c) to vote on major decisions of the Association, and (d) through the Club and the Association, to participate in the ownership of the assets of the Association. At the closing of the purchase of the Ownership as set forth in Section 39 below, (i) Owner will receive an Ownership Certificate evidencing the Ownership (which will delineate, among other things, Owner's Points), and (ii) Owner's name and the other information concerning the Ownership will be entered into the permanent records of the Association ("**Club Ownership Register**"). The Seller is Wyndham Vacation Resorts, Inc., 6277 Sea Harbor Drive, Orlando, Florida 32821. Each Ownership constitutes a Florida timeshare estate under Chapter 721, *Florida Statutes*. The Club is a multi-site timeshare plan called ClubWyndham Access Vacation Ownership Plan. The address of this timeshare plan is 6277 Sea Harbor Drive, Orlando, Florida 32821. Refer to the ClubWyndham Access Public Offering Statement ("**Public Offering Statement**") accompanying this Agreement for a list of Club Accommodations which are under construction (if any) and estimated completion dates.

2. Duration of Ownership. Ownership shall be effective from the date on which the Closing described in Section 39 below occurs. Owner may use Points to obtain reservations and other Club benefits starting with Owner's Initial Use Year as set forth above. Ownership shall be perpetual.

3. Right of First Refusal. Pursuant to Section 9.5 of the Second Amended and Restated Declaration of Covenants, Conditions and Restrictions and Grant and Reservation of Easements for ClubWyndham Access Vacation Ownership Plan and the First Amendment to the Second Amended and Restated Declaration of Covenant, Conditions and Restrictions and Grant and Reservation of Easements for ClubWyndham Access Vacation Ownership Plan, as may be amended from time to time ("**Declaration**"), Seller has reserved the right of first refusal upon any sale of an Ownership, provided however, that no right of first refusal shall exist with regard to a transfer of Ownership by will or devise, or as a result of a gift or conveyance for nominal consideration (defined to mean less than \$100). Before Owner may resell the Owner's Ownership to a third party and for so long as Seller offers Ownerships for sale to the general public, Owner is required to offer the Owner's Ownership to Seller upon the same terms and conditions, including financing, as is offered by or to the third party. Accordingly, upon any proposed sale of Owner's Ownership, Owner must notify Seller in writing of the Owner's intent to sell the Ownership and must include a copy of the proposed transaction reduced to writing in all respects, including a copy of the written offer stating the name or names of the transferee(s), their address(es) and the exact terms of the sale, including the consideration, if any, which Owner is to receive for the sale of the Ownership. Upon receipt of such written notice, Seller will have a period of thirty (30) days within which to notify the Owner whether or not Seller intends to exercise its right of first refusal. If Seller elects to exercise its right of first refusal, Seller shall notify Owner in writing of such election, and Seller shall thereafter acquire the Vacation Ownership on the exact same terms as described in the written offer. If Seller fails to notify Owner of its election to exercise its right of first refusal within the thirty (30) day period or if Seller responds that it is not exercising its right of first refusal, then Owner shall thereafter be free during the succeeding sixty (60) days to consummate the transaction exactly as described in the written offer. If the transaction is not so consummated within said sixty (60) days or should the terms of the transaction change, then Seller's right of first refusal would again apply to such Ownership and any proposed sale with respect thereto. Seller's right of first refusal is a continuing right and shall survive any sale involving an Ownership so as to apply to any successor's proposed sale with respect to that Ownership.

4. Transferability of Ownership. Subject to Seller's right of first refusal described in Section 3 above and the terms and provisions of the Declaration, the Ownership (and the Points) may be transferred entirely or partially at any time during their term and without limitation to the number of transfers, through sale, gift, inheritance, dissolution of marriage, or by any operation of law, subject to the following terms: (a) a reasonable Ownership transfer fee has been paid to the Association; (b) all payments or charges due to the Association, Seller or any Holder or Co-Holder (as those terms are defined in Section 17) of this Agreement are current; (c) the Points transferred and the Points retained, if any, must each be enough Points to satisfy the then Minimum Points Requirement as established by Seller; (d) the Association must consent to the transfer which consent shall not be unreasonably withheld, conditioned or delayed; (e) the transfer must be entered in the Club Ownership Register; (f) all aspects of the transfer must comply with applicable law; and (g) if any financed amounts are still owing to Seller or to any Holder or Co-Holder, (i) the Owner must obtain the written consent of the Seller or any Holder or Co-Holder to such proposed transfer which consent shall not be unreasonably withheld, conditioned or delayed, (ii) the transferee must satisfy the then current credit requirements of the Seller or any Holder or Co-Holder, and (iii) transferee may be charged a reasonable financing transfer fee. Owner and Seller each acknowledge and agree that Seller has entered into this Agreement in consideration of and reliance upon the creditworthiness and reliability of Owner.

B. ACCOMMODATIONS AND OTHER MATTERS

5. Club Accommodations. Owner shall have access to all existing and future Club Accommodations and the properties within which those Club Accommodations are located ("**Club Properties**"), as well as all other accommodations owned or operated by or associated with Club, wherever located. Provided however the location and specific nature of the Club Accommodations shall be subject to change in accordance with the Club Instruments (as defined below).

6. Participation of Owner in Association Governance. The Articles of Incorporation, By-laws, Regulations of the Association and the Declaration provide, among other things, for: (a) meetings of, and votes by, the Parties who hold Ownership in the Association (called "**Owners**"); (b) election of directors; and (c) use rights in Club Accommodations.

7. Control of Club Accommodations by the Association. The Association or one or more Trusts each of whose beneficiary is the Association, shall hold the deed or the lease to each Club Accommodation, free of the effects of debt encumbrances (or with a non-disturbance agreement in place), and subject to the Declaration which, among other things: (a) is recorded or filed against each Club Accommodation; (b) provides for dedication of the Club Accommodation to the Club; and (c) establishes the Points as the currency of use in the Club. Notwithstanding the Association's or a Trust's ownership of Club Accommodations in the various Club Properties, in many instances, not all of the accommodations at a Club Property will be or become Club Accommodations and therefore, the Association will have limited, if any, right to control that Club Property.

8. Power of Attorney. The power to direct the Trustee as to all matters shall be exercised solely by the Association and by the Seller acting in accordance with the Club Instruments. The Association and the Seller may exercise that power of direction without the consent of the Owner. To the extent that the joinder of the Owner may be required to validate any act or thing done by the Association or the Seller pursuant to this power of direction, each Owner, by entry in the Club Ownership Register, grants to the Association and to the Seller a special power of attorney for these purposes, to the extent permitted by applicable law, coupled with an interest that cannot be revoked as set forth in Section 7.5 of the Declaration.

9. The Club. The Club is governed by, among other things, the Declaration; the Articles of Incorporation and By-laws for the Association; Trust Agreements, if any; and the regulations, as each may be lawfully amended or supplemented from time to time (all such governing documents, as so amended, "**Club Instruments**"). In addition, because many Club Accommodations may be located within Club Properties that are themselves operated as condominiums or timeshare programs, those Club Accommodations are subject to declarations, articles of incorporation and by-laws for the association managing such property and the rules and regulations of the condominium and/or timeshare programs being operated thereon ("**Club Property Instruments**"). The Club Instruments, together with the Club Property Instruments, will govern many aspects of ownership, use and operation of the Club and the Club Accommodations, including, without limitation, (a) reservations; (b) the number of persons permitted to occupy each Club Accommodation; (c) guest policies; (d) fees; (e) rental of Club Accommodations by Owners and by the Club and others; (f) charges for use of specific facilities at each Club Property; (g) personal conduct and behavior; (h) check-in and check-out times; and (i) care and maintenance of Club Accommodations and related facilities and amenities. The Ownership conveyed by this Agreement shall be held by Owner subject to each of the provisions of the Club Instruments and the Club Property Instruments.

10. Development and Management of Club. Seller has developed Club and has caused accommodations in Club Properties to be transferred to the Association or a Trust for the benefit of the Association in exchange for the proceeds of sale as well as exclusive marketing rights, and the right to add additional properties. Pursuant to a Management Agreement between Seller and/or one or more affiliates of Seller, and the Association, Seller or such affiliate will also manage the Club, the Association and those Club Properties which are not part of other timeshare or condominium programs.

C. POINTS USE

11. Club Program. The benefits and obligations of Ownership are determined by the number and types of Points assigned to the Ownership.

(a) Use. Points may be used to reserve Club Accommodations that are available through the Club on a space available basis. The number of Points required for occupancy of any Club Accommodation will be based on numerous factors, including, without limitation, the season, location, unit size and type, and day of the week.

(b) Issuance. Points are renewed annually (or, in the case of Biennial Points, every other year) throughout the term of the Ownership, at the beginning of Owner's Use Year, in the total number of Points purchased by Owner.

(c) **Additional Points.** Owner may purchase additional Points from the Seller at any time after the date of this Agreement, subject to the following: (i) the Points are available; (ii) Owner is not in default under this Agreement; (iii) the Owner is in good standing with the Association; (iv) the then current price is paid; and (v) if Seller finances the purchase, Owner satisfies Seller's then current credit requirements.

D. QUALIFICATIONS AND CONDITIONS TO PURCHASE ASSOCIATION MEMBERSHIP

12. Legal Capacity. Owner represents that Owner is a person or entity with the legal capacity to enter into this Agreement.

13. Non-Investment Purchase. Owner represents that Owner is purchasing an Ownership for the purpose of recreational and social use, and not for financial profit.

E. CONTRACTUAL STANDARDS

14. Liability Limitations. Owner agrees that Owner and Owner's family or guests assume all risks of loss or damage to persons or property in using the Club Accommodations and the Club Properties in which they are located, except that this limitation of liability shall not apply in cases of negligence of the Seller, Manager or Association. Owner also agrees to maintain liability and property damage insurance in connection with any motor vehicle(s) brought to the Club Accommodations, in amounts customarily carried on such vehicle(s).

15. Owner Default. Owner shall be in default under this Agreement if Owner fails to pay on time, keep any promise, or fulfill any agreement or obligation contained herein or in any of the documents or instruments referenced herein. Without limiting the scope of the prior sentence, obligations include obtaining the written consent of Seller or any Holder or Co-Holder to transfer any part of the Ownership which is subject to outstanding amounts financed and owed to Seller or any Holder or Co-Holder. In the event of a default by Owner, Owner shall not be entitled to reserve, use, or occupy any Club Accommodation, or to exercise any other rights, benefits, or privileges appurtenant to Owner's Ownership.

(a) Owner's default in the performance of any of Owner's obligations under this Agreement on or before Closing shall entitle Seller to terminate this Agreement immediately and all of Owner's rights, benefits, and privileges hereunder. Upon such termination, Seller shall cause Escrow Agent to deliver to Seller, all sums of money previously paid by Owner hereunder as liquidated damages and not as a penalty as Seller's exclusive remedy for Owner's default. To the extent Owner has paid any assessments or other amounts to the Association prior to Closing, those amounts shall also be forfeited and retained by the Association.

(b) If Owner fails to timely perform any of Owner's obligations under this Agreement or the Club Instruments after Closing, Owner shall be in default and Seller or any Holder or Co-Holder may enforce the Seller Security Interest (as described in Section 16 of this Agreement) against Owner's Ownership (and the proceeds thereof) in accordance with this Agreement. Upon the occurrence of any such failure, Seller or any Holder or Co-Holder shall give Owner written notice thereof and if Owner has not cured the applicable failure within thirty (30) days after Seller or any Holder or Co-Holder gives such notice, Owner shall be in default under this Agreement and Seller or any Holder or Co-Holder may enforce the Seller Security Interest in accordance with Section 16 below.

16. Remedies/Security Interest. To secure compliance with Owner's obligations hereunder, Owner hereby grants to Seller and any Holder or Co-Holder a security interest ("**Seller Security Interest**") in the Ownership purchased under this Agreement and all proceeds therefrom (collectively the "**Collateral**"). The Seller Security Interest constitutes a lien on the Collateral. The Seller Security Interest and lien shall remain in effect as long as there are obligations of Owner in favor of Seller or any Holder or Co-Holder to be fulfilled under this Agreement. No waiver by Seller, the Association, or any Holder or Co-Holder of this Agreement, of any default or breach by Owner shall operate as a waiver of the same or any other default or breach by Owner or any other Party listed as Owner in the future. Each Owner signing below hereby appoints each other Owner signing below as his or her agent for dealing with Seller and any Holder or Co-Holder of this Agreement for any purpose. Upon the occurrence of a default described in Section 15 above, Seller or any Holder or Co-Holder of this Agreement may choose, to the extent permitted by applicable law, one or more of the following remedies: (a) declare the entire unpaid balance of the Purchase Price and Processing Fee immediately due and payable, unless prohibited by law; (b) foreclose the lien created by the Seller Security Interest and sell or retain the Ownership in satisfaction of Owner's obligations hereunder, or exercise any other right under Article 9 of the applicable Uniform Commercial Code; (c) terminate the Ownership and retain all amounts previously paid by Owner as compensation for damages incurred in proceeding pursuant to this Agreement (Seller and Owner agree that in such case it would be impractical or extremely difficult to fix the actual damage and therefore, the amounts previously paid by Owner are a fair and reasonable estimate of Seller's actual damages for such default); (d) suspend use rights, including, but not limited to, cancelling any existing and future reservations; (e) sue for the unpaid balance due hereunder; (f) deny request to transfer Owner's Ownership and Points in the Club Ownership Register; and/or (g) pursue any other remedy allowed by law, except Seller cannot terminate this Agreement or foreclose against the Ownership without the consent of the Holder or Co-Holder of any right to the unpaid balance due hereunder.

17. Additional Creditor. The right to receive payment of the Purchase Price and Processing Fee under this Agreement belongs to Seller, but could be assigned, collaterally or absolutely, to another creditor (such creditor is referred to herein as a "**Holder**" or "**Co-Holder**"). This Agreement, together with all security interests, rights of enforcement and payment due hereunder, is freely assignable by Seller, its successors and assigns.

NOTICE:

ANY HOLDER OF THIS CONSUMER CREDIT CONTRACT IS SUBJECT TO ALL CLAIMS AND DEFENSES WHICH THE DEBTOR (OWNER) COULD ASSERT AGAINST THE SELLER OF GOODS OR SERVICES OBTAINED PURSUANT HERETO OR WITH THE PROCEEDS HEREOF. RECOVERY HEREUNDER BY THE DEBTOR (OWNER) SHALL NOT EXCEED AMOUNTS PAID BY THE DEBTOR (OWNER) HEREUNDER.

18. General Provisions. Except as otherwise set forth under Section 48 entitled "Purchaser's Nonwaivable Right to Cancel" below, any written notice required or desired to be given hereunder shall be deemed given when personally delivered or after three (3) days deposit in the U.S. Mail, first class postage prepaid or one (1) day after acceptance by a nationally recognized overnight courier service, addressed to the address given herein or such subsequent address as is given by proper notice or when sent by facsimile to any facsimile number given by one Party to the other. This Agreement, and any and all other documents executed at the same time as this Agreement, constitutes the entire agreement between the Parties hereto. No representation or warranties, oral or written, other than the representations set forth in this Agreement and the Ownership Plan, any and all other documents executed at the same time as this Agreement and the Ownership Plan, have been relied upon by the Parties. Except as otherwise provided herein, this Agreement shall be binding upon and benefit the heirs, executors, administrators and successors of each of the Parties. If any provision of this Agreement shall be found to be invalid, the remaining provisions shall nevertheless remain in full force and effect. Unless terminated in accordance with the terms of this Agreement, this Agreement shall survive the issuance of the Ownership and the Ownership Certificate and the registration thereof in the Club Ownership Register and shall survive the final payment toward the purchase hereunder.

19. Owner Responsibility. Transfer or abandonment of the Ownership does not relieve Owner of Owner's obligations hereunder unless such transfer or abandonment of the Ownership is agreed to by the Association, the Seller and/or any Holder or Co-Holder of any right to the unpaid balance due under this Agreement.

20. Communications with Owner. Owner hereby expressly consents and agrees that the Association, Seller, and Seller's parent, subsidiaries, affiliates, successors, or assigns may use written, electronic or verbal means to contact Owner. This consent includes, but is not limited to, contact by manual calling methods, prerecorded or artificial voice messages, text messages, emails and/or automatic telephone dialing systems. Additionally, Owner hereby agrees that the Association, Seller, and Seller's parent, subsidiaries, affiliates, successors, or assigns may use any email address or any telephone number Owner provides, now or in the future, including a number for a cellular phone or other wireless device, regardless of whether Owner incurs charges as a result.

21. Modifications and Changes. Seller reserves the right to make changes in the Club Instruments for the purpose of correcting errors in the preparation and filing of all documents relating to the Club where necessary to establish the validity and enforceability of the Club Instruments. Seller reserves the right to add additional real property interests to the Club as provided in the Club Instruments. Seller further reserves the right to make clerical or typographical corrections in any documents related to this Agreement.

F. ASSESSMENTS - ASSOCIATION'S SECURITY INTEREST

22. Regular Assessments. The current annual Regular Assessment for Owner's Ownership is \$1,111.88 (U.S. Funds), based on the formula and rate of annual Regular Assessments currently established by the Association pursuant to the Club Instruments. Regular Assessments may be increased annually subject to the Club Instruments. Regular Assessments shall be used for Club Costs, including maintenance and operation of Club Accommodations (including for reserves) and operation and management of the Club, all as more particularly described in the Club Instruments.

23. Special Assessments and Taxes. The Association may levy special assessments subject to the Club Instruments. The Owner is also responsible for any tax that might be assessed by a civil taxing authority on the purchase of Owner's Ownership or the use of any Club Accommodations.

For the purpose of ad valorem assessment, taxation and special assessments, the managing entity will be considered the taxpayer as your agent pursuant to Section 192.037, Florida Statutes.

24. Individual Charges. Owner must pay separately for extra benefits including, but not limited to, if available, food, storage, extra maid service, purchase of goods, use of equipment, furnishings or facilities not normally provided as part of the Club Accommodation or the Club Property in which it is located, and exchange program services if available.

25. No Warranties. SELLER MAKES NO EXPRESS OR IMPLIED REPRESENTATION OR WARRANTY CONCERNING THE CLUB ACCOMMODATIONS OR CLUB PROPERTIES, INCLUDING ANY WARRANTIES, STATUTORY OR OTHERWISE, OF HABITABILITY, MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE, EXCEPT AS MAY BE REQUIRED BY LAW AS OF THE DATE HEREOF. ACCORDINGLY, ANY REPAIRS TO THE CLUB ACCOMMODATIONS OR CLUB PROPERTIES NOT COVERED BY RESERVES MAY RESULT IN A SPECIAL ASSESSMENT.

26. Damage Charges. Owner must pay, as an Individual Charge, any cost of repair or replacement for any damage caused by Owner, Owner's family or guests, or anyone else that Owner allows or permits to occupy a Club Accommodation during Owner's reserved use period.

27. Association's Remedies/Security Interest. To secure compliance with the Club Instruments, Owner hereby grants to the Association a Security Interest (the "**Association Security Interest**") in Owner's Ownership and all proceeds thereof (i.e., the Collateral), which Association Security Interest is subject to and subordinate to the Seller Security Interest. The Association Security Interest shall remain in effect as long as Owner's Ownership remains in effect. Upon a breach by, or failure of, Owner to perform any of Owner's obligations under the Club Instruments, which breach or failure extends beyond any notice, cure and/or grace periods specifically provided for in the Club Instruments, the Association may, among other things (the Club Instruments describe all of the Association's rights and remedies for an Owner default thereunder): (a) foreclose the lien provided by the Association Security Interest, subject to any Seller Security Interest then in existence, and sell or retain Owner's Ownership in satisfaction of Owner's obligations to the Association or exercise any other right under Article 9 of the applicable Uniform Commercial Code; (b), if the Seller Security Interest no longer exists, terminate the Ownership; (c) suspend the Owner's rights to use the Points ascribed to Owner's Ownership and in certain instances, the Owner's rights to occupy a Club Accommodation for which the Owner had previously obtained a reservation;

(d) sue the Owner personally for all amounts due to the Association; (e) deny request to transfer Owner's Ownership and Points in the Club Ownership Register; and/or (f) pursue any other right or remedy allowed by law, subject, however, to the Seller Security Interest (if still in effect) and subject to the terms and provisions of the Club Instruments.

G. PURCHASE PRICE, FINANCE CHARGE, AND PAYMENTS

28. Purchase Price. Owner agrees to pay Seller the Purchase Price in U.S. Funds (less other Credits/Discounts) together with a Closing Fee, a document processing fee ("**Processing Fee**") described in Section 30 below and the credit service charge ("**Finance Charge**") as described in Section 31 Credit Terms. Payments shall be credited first on the interest then due, then on principal. Interest will begin to accrue on the day after the Contract Date. **This Installment Contract provides for an interest rate of FOURTEEN 49/100 (14.49%) per annum.** This amount is required to be included in the calculation of the Annual Percentage Rate and Finance Charge.

29. Closing Fee. Owner agrees to pay a **\$25.00** Closing Fee, which Seller will pay to First American Title Insurance Company.

30. Processing Fee. Owner understands and agrees to pay Seller a Processing Fee of **\$349.00** which is charged to all Owners, whether paying in cash or buying on credit to cover various processing services related to the sale including administration and preparation of various documents related to the sale. These services are separate and distinct from the services that Seller performs as settlement agent. Together, the Purchase Price, Processing Fee and Finance Charge constitute the ("**Total Sale Price**").

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COPY VIEW

31. Credit Terms. Disclosures Required By: Federal Truth In Lending Act, and State Law. Creditor: WYNDHAM VACATION RESORTS, INC., 6277 Sea Harbor Drive, Orlando, Florida 32821.

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Total of Payments	Total Sale Price
The cost of your credit as a yearly rate:	The dollar amount the credit will cost you:	The amount of credit provided to you or on your behalf.	The amount you will have paid after you have made all payments as scheduled:	The total cost of your purchase on credit including your down payment of:
14.49%	\$11,357.09	\$12,468.91	\$23,826.00	\$5,821.09 \$29,647.09

Your payment schedule will be:

No. of payments:	Amount of Each Payment:	Payments are due monthly, on the same date each month
120	\$198.55	Beginning: 04-03-2023

Late Charge: Owner will be charged a late charge of \$10.00 or the maximum permitted by applicable law for each payment that is more than ten (10) days late.

Security Interest: Owner is giving the Seller and the Association a security interest in the Ownership being purchased.

Prepayment: If Owner prepaes the balance due, there will be no penalty.

Variable Rate: Yes X No. If "Yes" is checked, the following applies. By enrolling in the APP using Owner's checking or savings account, Owner's Annual Percentage Rate disclosed above reflects a reduction of one-half percent (½%) (the "**Reduction**") over the Annual Percentage Rate that would otherwise apply. The Annual Percentage Rate disclosed above will automatically increase by the amount of the Reduction in the event any one of the following occurs: (a) Owner discontinues participation in the APP, (b) Owner's financial institution is unable or unwilling to participate, or (c) Seller or any Holder or Co-Holder discontinues Owner's participation for reasonable cause. Any increase in the Annual Percentage Rate will take the form of higher payment amounts. For example, if Owner's loan was for \$10,000.00 at 17.49% for 7 years and the rate increased to 17.99%, Owner's regular payment would increase by approximately \$5.00.

Contract Reference: Owner should refer to this Agreement for information about nonpayment, default, the right to accelerate maturity of Owner's payment obligation, prepayment rebates, penalties, and other creditor remedies.

ITEMIZATION OF AMOUNT FINANCED

1. Gross Purchase Price:	\$	42,800.00	6. Closing Fee (Paid to Escrow Agent):	\$	25.00
2. Discounts/Other Credits:	\$	24,859.00	7. Total Cash Price (Lines 3+4+5+6):	\$	18,315.00
3. Net Purchase Price (Paid to Seller):	\$	17,941.00	8. Down Payment From Trade In:	\$	0.00
4. Processing Fee (Paid to Seller):	\$	349.00	9. Down Payment:	\$	5,821.09
5. State and Local Taxes:	\$	0.00	10. Total Down Payment (Lines 8+9):	\$	5,821.09
			11. Amount Financed (Lines 7-6-10):	\$	12,468.91

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32. Change in Law. If a law, which applies to this Agreement and which sets maximum finance charges, is finally interpreted so that the interest or other charges collected or to be collected in connection with this Agreement exceed the permitted limits, then: (i) any interest and/or other charges will automatically be reduced by the amount necessary to reduce the interest rate and/or charges to the permitted limit, retroactively effective as of the date of this Agreement, and as though this Agreement originally provided for the reduced interest rate, finance and/or other charge, as the case may be; and (ii) any sums already collected from Owner which exceeded permitted limits will be refunded to Owner. The Holder or Co-Holder may choose to make this refund by reducing the principal Owner owes under this Agreement or by making a direct payment to Owner. If a refund reduces principal, the reduction will be treated as a partial prepayment.

33. Other Charges. The Association, the Seller and any Holder or Co-Holder each have the right to collect charges per dishonored check or other form of payment up to the maximum amount permitted by applicable law. For any late or missed payments, in addition to any applicable late charges, and to the extent permitted by law, Owner may also be charged a service or administrative fee to compensate for the added expense, administrative burden, and inconvenience caused by the delay in such payment. Additionally, to the extent permitted by law, Owner may also be charged any costs and expenses incurred in the attempted collection of any delinquent payments, including, without limitation, reasonable collection fees which may be based on a percentage amount over and above the delinquent payments.

H. DISPUTE RESOLUTION/ARBITRATION

PLEASE READ THIS PROVISION OF THE AGREEMENT CAREFULLY. IT PROVIDES THAT CERTAIN DISPUTES MUST BE RESOLVED BY BINDING ARBITRATION. IN ARBITRATION YOU GIVE UP THE RIGHT TO GO TO COURT, INCLUDING THE RIGHT TO A JURY AND THE RIGHT TO PARTICIPATE IN A CLASS ACTION OR SIMILAR PROCEEDING. IN ARBITRATION, A DISPUTE IS RESOLVED BY AN ARBITRATOR INSTEAD OF A JUDGE OR JURY. ARBITRATION PROCEDURES ARE SIMPLER AND MORE LIMITED THAN COURT PROCEDURES, AND ARE SUBJECT TO VERY LIMITED REVIEW.

34. Dispute Resolution/Arbitration. Any Disputes between the Parties shall be resolved as follows:

a. **Definition of Disputes.** The Parties agree that any dispute, claim, suit, demand or controversy arising out of or relating to this Agreement (any "**Dispute**") shall be determined exclusively and finally by individual arbitration, except as specified below. "Dispute" includes, without limitation, any claim regarding any breach, termination, enforcement, interpretation or validity of this Agreement, any claim arising out of or related to the marketing, purchase, and/or use of Owner's Ownership, Owner's use of Seller's properties, and/or Owner's participation in any activities/events sponsored, organized, or made available by Seller or its affiliates.

b. **Neutral Arbitrator/No Jury.** Any Dispute will be submitted to a neutral arbitrator, for a final and binding determination, known as an award. The arbitrator is an independent decision maker, appointed by the American Arbitration Association ("**AAA**"), who reviews and weighs evidence provided by both Parties, and issues an award enforceable in court. Decisions by an arbitrator are subject to very limited review by a court. Except as expressly provided below in this Dispute Resolution/Arbitration clause, the Parties waive and relinquish any and all rights to have a court or a jury resolve any Dispute. **The Parties expressly waive any right to a jury trial.**

c. **Individual Basis/No Class Actions.** The Parties expressly intend that any Disputes will be arbitrated on an individual basis. There will be no right or authority for any Dispute to be arbitrated or litigated in any way on a class, mass, or other collective basis, and the Parties waive any right to bring or join any representative or other claim brought on behalf of the general public, other purchasers, or other persons similarly situated.

d. **Certain Carve-Outs.** Despite this arbitration provision, the Parties reserve certain rights to proceed in court without waiving their right to arbitrate under this Dispute Resolution/Arbitration provision: (1) Seller reserves the right to seek emergency injunctive relief from a court to address any circumstances or behavior, by Owner or any person who obtained or is using Owner's rights and privileges, that Seller believes may present a risk or threat to the safety, security or reputation of any resort, guests, reservation system, data system, or other feature or location connected with Seller; (2) Owner reserves the right to file a Dispute in small claims court in Florida, as long as the matter remains in small claims court and proceeds only on an individual basis; and (3) No provision of this Dispute Resolution/Arbitration provision shall limit the right of any Party to seek and use any available remedies, judicial or otherwise, for the purpose of foreclosing upon, or accelerating any debt secured by any property that is involved in any Dispute or subject to any Note, Promissory Notes, Mortgage Deed or Mortgage (the "**Loan Documents**") executed by the Parties. Any such acceleration, or foreclosure, process shall be governed by the terms of the Loan Documents and applicable foreclosure law and procedures may occur outside the arbitration process if either of the Parties so elects, and shall not be deemed a waiver of the right to arbitrate any other issue involved in a Dispute.

e. **Applicable Rules/Location.** This arbitration agreement is governed by the Federal Arbitration Act (9 U.S.C. § 1 et seq.). The arbitration shall be administered by the AAA under its Consumer Arbitration Rules, available online at www.adr.org or by calling the AAA at 1-800-778-7879 (the "**AAA Rules**"), **except that** the Parties expressly agree that the AAA Supplementary Class Rules **shall not** apply, given the express class waiver above, and further agree that Rules 14(a) and 53 of the Consumer Arbitration Rules **shall not** authorize any arbitrator or court to find that any class, mass, collective or representative claim may be arbitrated. **The arbitration shall be held in the County of Orange, State of Florida, unless the Parties agree to another location in writing, or the**

arbitrator decides to hold a telephonic hearing, to reach a decision based solely on the Parties' submission of documents, or to designate another location reasonably convenient for the Parties. In the event of any conflict between the AAA Rules and this Agreement, the provisions of this Agreement shall be controlling.

f. **Stay of Proceedings.** In the event that a Dispute involves both issues that are subject to arbitration and issues that are not subject to arbitration, the Parties unequivocally agree that any legal proceeding regarding the issues not subject to arbitration shall be stayed pending resolution of the issues subject to arbitration, except for any proceedings described in Section 34(d) above, which actions shall proceed without a stay.

g. **Final and Binding.** The arbitration award shall be final and binding on the Parties. Judgment on the arbitrator's award may be entered in any state or federal court of competent jurisdiction.

h. **Payment of Fees.** The payment of all fees for registration, filing and administration of the arbitration, and the payment of arbitrator fees, shall be governed by the AAA Rules and applicable law, unless otherwise stated in this Agreement. The Parties shall bear their own legal fees and legal expenses for any arbitration proceeding.

i. **Notice and Good Faith Negotiation.** Any Party intending to file an arbitration demand against the other Party must notify the other Party at least thirty (30) days before filing. The Parties agree to attempt to negotiate a mutually agreeable resolution to resolve any such dispute or claim during this period. If a Party filing an arbitration demand fails to provide that notice, the other Party is entitled to seek a stay of the arbitration proceeding from the AAA for thirty (30) days and to participate in settlement negotiations during that period in good faith.

35. Complete Waiver of Jury Trial. TO THE EXTENT A CLAIM BY ONE OF THE PARTIES AGAINST THE OTHER PARTY IS NOT SUBJECT TO THE ARBITRATION PROVISION IN SECTION 34 OR TO THE EXTENT AN OTHERWISE ARBITRABLE DISPUTE IS LITIGATED IN COURT, THE PARTIES HEREBY UNCONDITIONALLY WAIVE ANY RIGHT TO A JURY TRIAL OF ANY AND ALL SUCH CLAIMS, DISPUTES, OR CAUSES OF ACTION, WHETHER NOW EXISTING OR HEREAFTER ARISING, OF ANY KIND. EACH OF THE PARTIES HEREBY AGREES THAT THE PARTIES MAY FILE A COPY OF THIS AGREEMENT WITH ANY COURT AS WRITTEN EVIDENCE OF THE WAIVER OF ANY RIGHT TO TRIAL BY JURY.

36. Complete Waiver of Class Action. TO THE EXTENT A CLAIM OR DISPUTE IS NOT SUBJECT TO THE ARBITRATION PROVISION IN SECTION 34 OR TO THE EXTENT AN OTHERWISE ARBITRABLE DISPUTE IS LITIGATED IN COURT, THE PARTIES AGREE TO WAIVE ANY RIGHT TO PARTICIPATE IN A CLASS, MASS, OR OTHER COLLECTIVE ACTION, AND THE PARTIES WAIVE ANY RIGHT TO BRING, JOIN, OR PARTICIPATE IN ANY REPRESENTATIVE OR OTHER CLAIM BROUGHT ON BEHALF OF THE GENERAL PUBLIC, OTHER PURCHASERS, OR OTHER PERSONS SIMILARLY SITUATED.

37. Governing Law. The Parties agree that this Agreement evidences a transaction involving interstate commerce so as to ensure the applicability of the Federal Arbitration Act ("**FAA**"). In the event of a conflict between applicable state law and the FAA, the FAA shall govern. If any portion of this Agreement is deemed invalid or unenforceable, the remainder of the Agreement shall remain in force.

38. Limitation of Liability. OWNER EXPRESSLY AGREES THAT IN NO EVENT SHALL SELLER, ITS PARENT, SUBSIDIARIES, AFFILIATES, SUCCESSORS, OR ASSIGNS BE LIABLE TO OWNER FOR CONSEQUENTIAL, INDIRECT, INCIDENTAL, SPECIAL, EXEMPLARY, PUNITIVE, OR ENHANCED DAMAGES ARISING OUT OF, RELATING TO, AND/OR IN CONNECTION WITH THE MARKETING PROCESS, SALES PROCESS, PURCHASE OF THE OWNERSHIP, USE OF THE OWNERSHIP, AND/OR ANY BREACH OF THIS AGREEMENT. **SELLER'S MAXIMUM LIABILITY TO OWNER ARISING OUT OF OR RELATED TO THIS AGREEMENT, WHETHER ARISING OUT OF OR RELATED TO BREACH OF CONTRACT, TORT (INCLUDING NEGLIGENCE), OR OTHERWISE, SHALL BE THE TOTAL AMOUNT PAID TO SELLER UNDER THIS AGREEMENT.** OWNER EXPRESSLY WAIVES ANY RIGHT TO SEEK RELIEF IN EXCESS OF THE LIMITATION OF LIABILITY SPECIFIED IN THIS SECTION.

I have read and agree to the **Dispute Resolution/Arbitration Clause:**

INITIALS: Owner(s) RSG , PG , _____, _____

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I. MISCELLANEOUS PROVISIONS

39. Effectiveness of Agreement/Closing. This Agreement will become effective upon execution by all Parties and shall be deemed to have closed (the "**Closing**") when all of the following conditions have occurred unless waived by Seller: (a) any applicable rescission period has expired; (b) the Owner has paid to Seller a down payment equal to not less than ten percent (10%) of the sum of the Purchase Price and the Processing Fee in immediately available funds; and (c) Seller has sufficient Points to deliver to Owner. Upon satisfaction of the conditions precedent to Closing set forth in the immediately preceding sentence, Seller represents and warrants that the transfer provided herein complies fully with Section 721.06, *Florida Statutes*. In no event will the Closing occur later than the first anniversary of the Contract Date and if Closing has not occurred on or prior to the date of the first anniversary of the Contract Date, this Agreement shall be deemed automatically terminated and of no further force and effect. In the event this Agreement is automatically terminated in accordance with the provisions of the immediately preceding sentence and the Closing does not occur through no fault of Owner then within fifteen (15) days after the first anniversary of the Contract Date, Owner may request Seller to refund to Owner all funds paid by Owner under this Agreement.

40. Termination of Agreement with Blocked Persons. Under United States Presidential Executive Order 13224 (the "**Executive Order**"), Seller is required to ensure that it does not transact business with persons or entities determined to have committed, or pose a risk of committing or supporting, terrorist acts and those identified on the list of Specially Designated Nationals and Blocked Persons (the "**List**"), generated by the Office of Foreign Assets Control of the U.S. Department of the Treasury. The names or aliases of these persons or entities ("**Blocked Persons**") are updated from time to time. In the event Seller learns that Owner's name appears on the List, Seller reserves the right to delay the Closing pending Seller's investigation into the matter. If Seller is advised and/or determines that Owner is a Blocked Person, Seller reserves the right to terminate this Agreement and/or to take all other actions necessary to comply with the requirements of the Executive Order. The provisions of this Section will survive Closing and/or termination of this Agreement.

41. Purchase Money Protection. All payments made by the Owner shall be protected by a surety bond held by First American Title Insurance Company, 400 International Parkway, Suite 380, Lake Mary, Florida 32746 ("**Escrow Agent**"), from the date of sale until Closing has occurred.

42. Definition of Terms. All capitalized terms not otherwise defined within this Agreement shall have the meaning given to them in the Club Instruments.

43. Electronic Signatures. Owner(s) agrees that if this Agreement is signed electronically by the Owner(s), it is a transferable record.

44. Refund. In the event Owner cancels this Contract during the ten (10) day cancellation period, Seller will refund to Owner all payments made under this Agreement. Refund shall be made to Owner by Seller within twenty (20) days after Seller's receipt of notice of cancellation, or within five (5) days after Seller's receipt of funds from Owner's cleared check, whichever is later.

If Owner has used or occupied the Club Accommodations using Points purchased pursuant to this Agreement, Wyndham Vacation Resorts, Inc. may subtract from Owner's refund a reasonable charge to cover the length of stay plus the cost of damages to the property directly attributable to Owner or any member of Owner's party. The charge shall be deemed reasonable if it does not exceed the amount of the maintenance fees attributable to the Points used to cover the length of stay.

45. Multisite Plan Documents. The developer is required to provide the Managing Entity of the multisite timeshare plan with a copy of the approved Public Offering Statement text and exhibits filed with the division and any approved amendments thereto, and any other component site documents as described in Section 721.07 or Section 721.55 Florida Statutes, that are not required to be filed with the division, to be maintained by the Managing Entity for inspection as part of the books and records of the plan.

46. Resale. Any resale of this timeshare interest must be accompanied by certain disclosures in accordance with Section 721.065, Florida Statutes.

47. Receipt for Documents. NOTICE TO BUYER (OWNER):

Owner acknowledges that the Owner has received a completed copy of this Agreement, required Public Offering Statement, Club Articles, Club By-laws, Declaration prototype and guidelines, and that the Owner has been given a satisfactory opportunity to read this Agreement.

(a) Do not sign this Agreement before you read it or if it contains any blank spaces.

(b) You are entitled to an exact copy of the Agreement you sign at the time you sign it. Keep it to protect your legal rights.

48. "Purchaser's Nonwaivable Right to Cancel".

You may cancel this Agreement without any penalty or obligation within ten (10) calendar days after the date you sign this Agreement or the date on which you receive the last of all documents required to be given to you pursuant to Section 721.07 (6), Florida Statutes, whichever is later. If you decide to cancel this Agreement, you must notify* the Seller in writing of your intent to cancel. Your notice of cancellation shall be effective upon the date sent and shall be sent to Wyndham Vacation Resorts, Inc., Attention: Account Servicing Operations - Rescissions Department at 6277 Sea Harbor Drive, Orlando, Florida 32821. Any attempt to obtain a waiver of your cancellation right is void and of no effect. While you may execute all Closing documents in advance, the Closing, as evidenced by delivery of the deed or other document, before expiration of your ten (10) day cancellation period, is prohibited.

X DocuSigned by: Raja Sarma Ganduri 2/18/2023
Owner Raja Sarma Ganduri Date Signed

X DocuSigned by: Parvathi Ganduri 2/18/2023
Owner Parvathi Ganduri Date Signed

X _____
Owner Date Signed

X _____
Owner Date Signed

6315 Bridgevista Dr
Street Address

Lithia FL 33547
City State Zip

Phone (area code) (813) 760-2889

Email Address rganduri@gmail.com

Principal Contact _____

Joint and several if more than one Owner

WYNDHAM VACATION RESORTS, INC. and
PTVO Owners Association, Inc.

X DocuSigned by: Ronald Singh 2/21/2023
Authorized Agent Date Signed

*"Notify" shall mean that a written notice of cancellation is delivered, by any means which may include certified mail return receipt requested, to WYNDHAM VACATION RESORTS, INC. Any notice of cancellation shall be considered given on the date postmarked if mailed, or when transmitted from the place of origin if telegraphed. If given by means of a writing transmitted other than by mail or telegraph, the notice of cancellation shall be considered given at the time of delivery at the place of business of the Seller.

Wyndham Vacation Resorts, Inc.
 6277 Sea Harbor Dr.
 Orlando, FL 32821

Save this Loan Estimate to compare with your Closing Disclosure.

Loan Estimate

DATE ISSUED 02-17-2023
APPLICANTS RAJA SARMA GANDURI AND PARVATHI GANDURI
 6315 BRIDGEVISTA DR
 LITHIA, FL 33547 USA
PROPERTY 6277 SEA HARBOR DR.
 ORLANDO, FL 32821
SALE PRICE \$17,941.00

LOAN TERM 10 years
PURPOSE Purchase
PRODUCT Variable Rate
LOAN TYPE Conventional FHA VA _____
LOAN ID # 00052-2300161
RATE LOCK NO YES, until
Before closing, your interest rate, points, and lender credits can change unless you lock the interest rate. All other estimated closing costs expire on 30 days from the date issued.

Loan Terms	Can this amount increase after closing?	
Loan Amount	\$12,468.91	No
Interest Rate	14.49%	No
Monthly Principal & Interest <i>See Projected Payments below for your Estimated Total Monthly Payment</i>	\$198.55	No
Does the loan have these features?		
Prepayment Penalty	No	
Balloon Payment	No	

Projected Payments		
Payment Calculation	10 years	
Principal & Interest	\$198.55	
Mortgage Insurance		
Estimated Escrow <i>Amount can increase over time</i>		
Estimated Total Monthly Payment	\$198.55	
Estimated Taxes, Insurance & Assessments <i>Amount can increase over time</i>	\$92.66 a month	This estimate includes <input checked="" type="checkbox"/> Property Taxes <input checked="" type="checkbox"/> Homeowner's Insurance <input checked="" type="checkbox"/> Other: Annual Maintenance Fee / Annual Dues <i>See Section G on page 2 for escrowed property costs. You must pay for other property costs separately.</i>
		In escrow? No No No

Costs at Closing	
Estimated Closing Costs	\$25.00 Includes \$0.00 in Loan Costs + \$25.00 in Other Costs – \$0.00 in Lender Credits. <i>See page 2 for details.</i>
Estimated Cash to Close	\$5,846.09 Includes Closing Costs. <i>See Calculating Cash to Close on page 2 for details.</i>

Visit www.consumerfi.e.gov/mortgage-estimate for general information and tools. No. 2929/5-15

Closing Cost Details

Loan Costs

A. Origination Charges

% of Loan Amount (Points)

B. Services You Cannot Shop For

C. Services You Can Shop For

D. TOTAL LOAN COSTS (A + B + C)

Other Costs

E. Taxes and Other Government Fees

\$0.00

Recording Fees	Deed \$	0.00	Mortgage \$	0.00	Release \$	0.00
State Tax/Stamps	Deed \$	0.00	Mortgage \$	0.00		
Excise tax	\$	0.00				
Intangible tax	\$	0.00				

F. Prepays

Homeowner's Insurance Premium (months)
 Mortgage Insurance Premium (months)
 Prepaid Interest (per day for days @)
 Property Taxes (months)

G. Initial Escrow Payment at Closing

Homeowner's Insurance	per month for	mo.
Mortgage Insurance	per month for	mo.
Property Taxes	per month for	mo.

H. Other

\$25.00

Closing Fee (Paid to First American Title)	\$25.00
Government Surcharge (Paid to the Title Insurer)	
Owner's Title Policy (Optional)	\$0.00
Settlement Fee	

I. TOTAL OTHER COSTS (E + F + G + H)

\$25.00

J. TOTAL CLOSING COSTS

\$25.00

D + I	\$25.00
Lender Credits	

Calculating Cash to Close

Total Closing Costs (J)	\$25.00
Closing Costs Financed (Paid from your Loan Amount)	\$0.00
Down Payment/Funds from Borrower	\$5,821.09
Deposit	\$0.00
Funds for Borrower	\$0.00
Seller Credits	\$0.00
Adjustments and Other Credits	\$0.00
Estimated Cash to Close	\$5,846.09

Additional Information About This Loan

LENDER WYNDHAM VACATION RESORTS, INC.
 NMLS/___LICENSE ID
 LOAN OFFICER
 NMLS/___LICENSE ID
 EMAIL
 PHONE (800) 251-8736

MORTGAGE BROKER
 NMLS/___LICENSE ID
 LOAN OFFICER
 NMLS/___LICENSE ID
 EMAIL
 PHONE

Comparisons	Use these measures to compare this loan with other loans.
In <u>5</u> Years	<p>\$0.00 Total you will have paid in principal, interest, mortgage insurance, and loan costs.</p> <p>\$0.00 Principal you will have paid off.</p>
Annual Percentage Rate (APR)	14.490% Your costs over the loan term expressed as a rate. This is not your interest rate.
Total Interest Percentage (TIP)	91.08% The total amount of interest that you will pay over the loan term as a percentage of your loan amount.

Other Considerations	
Assumption	<p>If you sell or transfer this property to another person, we</p> <p><input type="checkbox"/> will allow, under certain conditions, this person to assume this loan on the original terms.</p> <p><input checked="" type="checkbox"/> will not allow assumption of this loan on the original terms.</p>
Late Payment	<p>If your payment is more than <u>10</u> days late, we will charge a late fee of <u>\$10.00 or 1% of the amount that is late, whichever is greater.</u></p>
Loan Acceptance	<p>You do not have to accept this loan because you have received this form or signed a loan application.</p>
Refinance	<p>Refinancing this loan will depend on your future financial situation, the property value, and market conditions. You may not be able to refinance this loan.</p>
Servicing	<p>We intend</p> <p><input checked="" type="checkbox"/> to service your loan. If so, you will make your payments to us.</p> <p><input type="checkbox"/> to transfer servicing of your loan.</p>

Closing Disclosure

This form is a statement of final loan terms and closing costs. Compare this document with your Loan Estimate.

Closing Information

Date Issued 02-17-2023
Closing Date 02-17-2023
Disbursement Date 02-17-2023
Settlement Agent WYNDHAM VACATION RESORTS, INC.
File #
Property 6277 SEA HARBOR DR.
 ORLANDO, FL 32821
Sales Price \$17,941.00

Transaction Information

Borrower RAJA SARMA GANDURI AND PARVATHI
 GANDURI
 6315 BRIDGEVISTA DR
 LITHIA, FL 33547 USA
Seller WYNDHAM VACATION RESORTS, INC.
 6277 SEA HARBOR DR.
 ORLANDO, FL 32821
Lender WYNDHAM VACATION RESORTS, INC.
 6277 SEA HARBOR DR.
 ORLANDO, FL 32821

Loan Information

Loan Term 10 years
Purpose Purchase
Product Variable Rate
Loan Type Conventional FHA
 VA
Loan ID # 00052-2300161
MIC#

Loan Terms	Can this amount increase after closing?	
Loan Amount	\$12,468.91	No
Interest Rate	14.49%	No
Monthly Principal & Interest <i>See Projected Payments below for your Estimated Total Monthly Payment</i>	\$198.55	No

Does the loan have these features?		
Prepayment Penalty	No	
Balloon Payment	No	

Projected Payments	
Payment Calculation	10 years
Principal & Interest	\$198.55
Mortgage Insurance	
Estimated Escrow <i>Amount can increase over time</i>	
Estimated Total Monthly Payment	\$198.55

Estimated Taxes, Insurance & Assessments <i>Amount can increase over time See page 4 for details</i>	\$92.66 a month	This estimate includes	In escrow?
		<input checked="" type="checkbox"/> Property Taxes <input checked="" type="checkbox"/> Homeowner's Insurance <input checked="" type="checkbox"/> Other: Annual Maintenance Fee / Annual Dues <i>See Escrow Account on page 4 for details. You must pay for other property costs separately.</i>	No No No

Costs at Closing	
Closing Costs	\$25.00 Includes \$0.00 in Loan Costs + \$25.00 in Other Costs— \$0.00 in Lender Credits. <i>See page 2 for details.</i>
Cash to Close	\$5,846.09 Includes Closing Costs. <i>See Calculating Cash to Close on page 3 for details.</i>

Closing Cost Details

Loan Costs	Borrower-Paid		Seller-Paid		Paid by Others
	At Closing	Before Closing	At Closing	Before Closing	
A. Origination Charges					
01 % of Loan Amount (Points)					
02					
03					
04					
05					
06					
07					
08					
B. Services Borrower Did Not Shop For					
01					
02					
03					
04					
05					
06					
07					
08					
09					
10					
C. Services Borrower Did Shop For					
01					
02					
03					
04					
05					
06					
07					
08					
D. TOTAL LOAN COSTS (Borrower-Paid)					
Loan Costs Subtotals (A + B + C)					
Other Costs					
E. Taxes and Other Government Fees					
01 Recording Fees Deed \$ 0.00 Mortgage \$ 0.00 Release \$ 0.00	\$0.00				
02 State tax/Stamps Deed \$ 0.00 Mortgage \$ 0.00	\$0.00				
03 Excise tax \$ 0.00	\$0.00				
04 Intangible tax \$ 0.00	\$0.00				
F. Prepays					
01 Homeowner's Insurance Premium (mo.)					
02 Mortgage Insurance Premium (mo.)					
03 Prepaid Interest (per day from to)					
04 Property Taxes (mo.)					
05					
G. Initial Escrow Payment at Closing					
01 Homeowner's Insurance per month for mo.					
02 Mortgage Insurance per month for mo.					
03 Property Taxes per month for mo.					
04					
05					
06 Aggregate Adjustment					
H. Other					
01 Closing Fee (Paid to First American Title)	\$25.00				
02					
03 Government Surcharge (Paid to Title Insurer)					
04 Owner's Title Policy (Optional)	\$0.00				
05 Settlement Fee	\$0.00				
I. TOTAL OTHER COSTS (Borrower-Paid)					
Other Costs Subtotals (E + F + G + H)	\$25.00				
J. TOTAL CLOSING COSTS (Borrower-Paid)					
Closing Costs Subtotals (D + I)	\$25.00				
LenderCredits					

Calculating Cash to Close

Use this table to see what has changed from your Loan Estimate.

	Loan Estimate	Final	Did this change?
Total Closing Costs (J)	\$0.00	\$25.00	Yes, see Total Closing Cost in Section J
Closing Costs Paid Before Closing	\$0.00	\$0.00	No
Closing Costs Financed (Paid from your Loan Amount)	\$0.00	\$0.00	No
Down Payment/Funds from Borrower	\$0.00	\$5,821.09	Yes, see Cash To Close
Deposit	\$0.00	\$0.00	No
Funds for Borrower	\$0.00	\$0.00	No
Seller Credits	\$0.00	\$0.00	No
Adjustments and Other Credits	\$0.00	\$0.00	No
Cash to Close	\$0.00	\$5,846.09	No

Summaries of Transactions

Use this table to see a summary of your transaction.

BORROWER'S TRANSACTION**K. Due from Borrower at Closing \$18,315.00**

1	Sale Price of Property	\$17,941.00
2	Sale Price of Any Personal Property Included in Sale	
3	Closing Costs Paid at Closing (J)	\$25.00
04		

Adjustments

05	Processing Fee	\$349.00
06		
07		

Adjustments for Items Paid by Seller in Advance

8	City/Town Taxes	to
9	County Taxes	to
10	Assessments	to
11		
12		
13		
14		
15		

L. Paid Already by or on Behalf of Borrower at Closing \$(12,468.91)

1	Deposit	
2	Loan Amount	\$12,468.91
3	Existing Loan(s) Assumed or Taken Subject to	
04		

Other Credits

06	Traded Equity	\$0.00
07		

Adjustments

08		
09		
10		
11		

Adjustments for Items Unpaid by Seller

12	City/Town Taxes	to
13	County Taxes	to
14	Assessments	to
15		
16		
17		

CALCULATION

Total Due from Borrower at Closing (K)	\$18,315.00
Total Paid Already by or on Behalf of Borrower at Closing (L)	\$(12,468.91)

Cash to Close **From** **To Borrower** **\$5,846.09****SELLER'S TRANSACTION****M. Due to Seller at Closing \$18,290.00**

1	Sale Price of Property	\$17,941.00
2	Sale Price of Any Personal Property Included in Sale	
03		
04		

05	Processing Fee	\$349.00
06		
07		
08		

Adjustments for Items Paid by Seller in Advance

9	City/Town Taxes	to
10	County Taxes	to
11	Assessments	to
12		
13		
14		
15		
16		

N. Due from Seller at Closing

1	Excess Deposit	
2	Closing Costs Paid at Closing (J)	
3	Existing Loan(s) Assumed or Taken Subject to	
4	Payoff of First Mortgage Loan	
5	Payoff of Second Mortgage Loan	
06		
07		

Seller Credit

08		
09		
10		
11		
12		
13		

Adjustments for Items Unpaid by Seller

14	City/Town Taxes	to
15	County Taxes	to
16	Assessments	to
17		
18		
19		

CALCULATION

Total Due to Seller at Closing (M)	\$18,290.00
Total Due from Seller at Closing (N)	

Cash **From** **To Seller** **\$5,821.09**

Additional Information About This Loan

Loan Disclosures

Assumption

- If you sell or transfer this property to another person, your lender
- will allow, under certain conditions, this person to assume this loan on the original terms.
- will not allow assumption of this loan on the original terms.

Demand Feature

Your loan

- has a demand feature, which permits your lender to require early repayment of the loan. You should review your note for details.
- does not have a demand feature.

Late Payment

If your payment is more than **10** days late, your lender will charge a late fee of **\$10.00 or 1% of the amount that is late, whichever is greater.**

Negative Amortization (Increase in Loan Amount)

Under your loan terms, you

- are scheduled to make monthly payments that do not pay all of the interest due that month. As a result, your loan amount will increase (negatively amortize), and your loan amount will likely become larger than your original loan amount. Increases in your loan amount lower the equity you have in this property.
- may have monthly payments that do not pay all of the interest due that month. If you do, your loan amount will increase (negatively amortize), and, as a result, your loan amount may become larger than your original loan amount. Increases in your loan amount lower the equity you have in this property.
- do not have a negative amortization feature.

Partial Payments

Your lender

- may accept payments that are less than the full amount due (partial payments) and apply them to your loan.
- may hold them in a separate account until you pay the rest of the payment, and then apply the full payment to your loan.
- does not accept any partial payments.

If this loan is sold, your new lender may have a different policy.

Security Interest

You are granting a security interest in CLUBWYNDHAM ACCESS VACATION OWNERSHIP PLAN, located at 6277 Sea Harbor Dr. Orlando, FL 32821.

You may lose this property if you do not make your payments or satisfy other obligations for this loan.

Escrow Account

For now, your loan

- will have an escrow account (also called an "impound" or "trust" account) to pay the property costs listed below. Without an escrow account, you would pay them directly, possibly in one or two large payments a year. Your lender may be liable for penalties and interest for failing to make a payment.

Escrow		
Escrowed Property Costs over Year 1		Estimated total amount over year 1 for your escrowed property costs:
Non-Escrowed Property Costs over Year 1		Estimated total amount over year 1 for your non-escrowed property costs: You may have other property costs.
Initial Escrow Payment		A cushion for the escrow account you pay at closing. See Section G on page 2.
Monthly Escrow Payment		The amount included in your total monthly payment.

- will not have an escrow account because you declined it your lender does not offer one. You must directly pay your property costs, such as taxes and homeowner's insurance. Contact your lender to ask if your loan can have an escrow account.

No Escrow		
Estimated Property Costs over Year 1	\$1,111.88	Estimated total amount over year 1. You must pay these costs directly, possibly in one or two large payments a year.
Escrow Waiver Fee		

In the future,

Your property costs may change and, as a result, your escrow payment may change. You may be able to cancel your escrow account, but if you do, you must pay your property costs directly. If you fail to pay your property taxes, your state or local government may (1) impose fines and penalties or (2) place a tax lien on this property. If you fail to pay any of your property costs, your lender may (1) add the amounts to your loan balance, (2) add an escrow account to your loan, or (3) require you to pay for property insurance that the lender buys on your behalf, which likely would cost more and provide fewer benefits than what you could buy on your own.

Loan Calculations	
Total of Payments. Total you will have paid after you make all payments of principal, interest, mortgage insurance, and loan costs, as scheduled.	\$23,826.00
Finance Charge. The dollar amount the loan will cost you.	\$11,357.09
Amount Financed. The loan amount available after paying your upfront finance charge.	\$12,468.91
Annual Percentage Rate (APR). Your costs over the loan term expressed as a rate. This is not your interest rate.	14.490%
Total Interest Percentage (TIP). The total amount of interest that you will pay over the loan term as a percentage of your loan amount.	91.08%

Other Disclosures

Appraisal
 If the property was appraised for your loan, your lender is required to give you a copy at no additional cost at least 3 days before closing. If you have not yet received it, please contact your lender at the information listed below.

Contract Details
 See your note and security instrument for information about

- what happens if you fail to make your payments,
- what is a default on the loan,
- situations in which your lender can require early repayment of the loan, and
- the rules for making payments before they are due.

Liability after Foreclosure
 If your lender forecloses on this property and the foreclosure does not cover the amount of unpaid balance on this loan,

state law may protect you from liability for the unpaid balance. If you refinance or take on any additional debt on this property, you may lose this protection and have to pay any debt remaining even after foreclosure. You may want to consult a lawyer for more information.

state law does not protect you from liability for the unpaid balance.

Loan Acceptance
 You do not have to accept this loan because you have received this form or signed a loan application.

Refinance
 Refinancing this loan will depend on your future financial situation, the property value, and market conditions. You may not be able to refinance this loan.

Tax Deductions
 If you borrow more than this property is worth, the interest on the loan amount above this property's fair market value is not deductible from your federal income taxes. You should consult a tax advisor for more information.

Questions? If you have questions about the loan terms or costs on this form, use the contact information below. To get more information or make a complaint, contact the Consumer Financial Protection Bureau at www.consumerfinance.gov/mortgage-closing

Contact Information					
	Lender	Mortgage Broker	Real Estate Broker (B)	Real Estate Broker (S)	Settlement Agent
Name	WYNDHAM VACATION RESORTS, INC.				WYNDHAM VACATION RESORTS, INC.
Address	6277 SEA HARBOR DR. ORLANDO, FL 32821				6277 SEA HARBOR DR. ORLANDO, FL 32821
NMLS ID					
___ License ID					
Contact					
Contact NMLS ID					
Contact ___ License ID					
Email					
Phone	(800) 251-8736				(800) 251-8736

CASH PAYMENT RECEIPT

Contract Type: UDI

Date: 02-17-2023

Sales location: CUSTOMER SERVICE

Entity: WVR

Member Name(s): RAJA SARMA GANDURI and PARVATHI GANDURI
JOINT TENANTS WITH THE RIGHT OF
SURVIVORSHIP

Contract Number: 00052-2300161

Payment Method: <u>CASH</u>	Amount: <u>\$ 5,821.09</u>
-----------------------------	----------------------------

Total Cash Payments: \$ 5,821.09

COPY VIEW

Pre-authorized Auto Pay Plan Set-up Form

OWNER INFORMATION

Owner Name(s): **Raja Sarma Ganduri and Parvathi Ganduri**
 Contract Number: **00052-2300161**
 Member Number: **00203839753**

MONTHLY PAYMENT UNDER CONTRACT	<input type="checkbox"/> Enroll <input type="checkbox"/> Update
Auto Pay Due Date: 04-03-2023	Frequency: Monthly Amount: \$198.55

BANK INFORMATION	CREDIT CARD INFORMATION
<input type="checkbox"/> Checking* <input type="checkbox"/> Savings* Routing: Bank Account #: Name on Account: Name of Bank:	Credit Card Type: Visa** Credit Card #: XXBF8B Name on Card: Raja Ganduri (As it appears on card)

CLUB WYNDHAM® PLUS (INCLUDES PAYMENT OF CWA ASSESSMENTS)	<input type="checkbox"/> Enroll <input type="checkbox"/> Update
Auto Pay Due Date: 03-24-2023	Frequency: Monthly Amount: \$108.91

BANK INFORMATION	CREDIT CARD INFORMATION
<input type="checkbox"/> Checking* <input type="checkbox"/> Savings* Routing: Bank Account #: Name on Account: Name of Bank:	Credit Card Type: VISA** Credit Card #: XXBF8B Name on Card: Raja Ganduri (As it appears on card)

Vacation Sidekick™	<input type="checkbox"/> Enroll <input type="checkbox"/> Update
Auto Pay Due Date: 03-01-2024	Frequency: Annually Amount***: \$59.95

BANK INFORMATION	CREDIT CARD INFORMATION
<input type="checkbox"/> Checking* <input type="checkbox"/> Savings* Routing: Bank Account #: Name on Account: Name of Bank:	Credit Card Type: Visa** Credit Card #: XXBF8B Name on Card: Raja Ganduri (As it appears on card)

* If your checking or savings account is with a foreign bank, please complete the Credit Card Information section.
 ** At this time, Discover Cards can be used for US accounts only.
 *** Vacation Sidekick membership fees may vary. Refer to our Vacation Sidekick Membership Agreement for more details.
 All funds in US Dollars unless noted.

AUTHORIZATION FOR PAYMENT

Under this Pre-authorized Auto Pay Plan Set-up Form ("**Authorization**"), Wyndham Vacation Resorts, Inc., together with its affiliates, successors, assigns, agents, and service providers (collectively, "**Wyndham**") is authorized to initiate ACH debits from my bank account(s) or charges to my credit card account(s) indicated above. These debits or charges will be in the amounts (and on or after the dates) listed above for each agreement and/or membership for which I have provided payment information in this Authorization. Amounts due for assessments and charges may increase due to changes in assessments and charges as provided in my vacation ownership's governing documents, and Wyndham may adjust the payment amounts due accordingly and to electronically debit or charge to my bank account(s) or credit card account(s) the adjusted amount. Payment amounts authorized above may vary for various reasons, including early payments or late payments (and interest that may accrue on late payments). I have the right to receive written notice if a debit or charge will vary, and Wyndham will generally provide at least ten (10) days' advance written notice of any such variance. However, Wyndham need not provide written notice if the amount of the debit or charge is less than the amount authorized above or no more than ten percent (10%) in excess of this amount.

If Wyndham makes an error in processing a debit or charge, Wyndham may correct the error by initiating an electronic credit or debit. If I make a typographical or similar error in providing Wyndham with relevant information, Wyndham may correct the error upon receiving corrected information from me or my financial institution.

If the payment due date(s) authorized above falls on a weekend or holiday, the payment may be executed on the next business day. Because this is an electronic transaction, these funds may be withdrawn from my account or charged to my credit card each period as soon as the above noted transaction date occurs. Any ACH transaction rejected for Non-Sufficient Funds (NSF) will be subject to a fee of up to \$50 (as permitted by law) initiated as a separate transaction. If the amount due is not timely paid, late fees and interest may be charged as provided in the agreement(s) and membership(s) described above. Wyndham may at its discretion attempt to process any rejected or unsuccessful debit or charge again within ten (10) days.


I may choose to revoke this Authorization: (i) by telephone at 1-866-418-3809; or (ii) in writing by mail to Wyndham Consumer Finance, P.O. Box 98944, Las Vegas, Nevada 89193-8944. This Authorization in no way limits any right I may have under federal law to stop payment by contacting my financial institution. I must notify Wyndham in writing of any changes to my bank account(s) or credit card account(s), or termination of this Authorization, at least five (5) days before the next billing date. Wyndham may update my bank account and/or credit card account details with information received from any card or account updating services.


This Authorization is subject to applicable law and network rules. Wyndham reserves the right to terminate this Authorization at any time and for any reason, including excessive returned payments. If this Authorization is cancelled by either me or Wyndham, my obligation to repay my underlying obligations to Wyndham remains in effect and I will be responsible for making my payments by another payment method.

This Authorization cannot be used to change my existing due date(s). This Authorization becomes effective for the next scheduled payment upon receipt of the signed Authorization (but please allow up to seven (7) business days for processing). References in this Authorization to "I" and "my" in the singular include the plural if more than one individual signs below.

My signature below confirms that I understand, acknowledge, and agree to this Authorization.

Authorized Signature on Payment Plan: _____ Print Name: _____ Date: _____

Signature:  _____ Print Name: **Raja Sarma Ganduri** Date: **2/18/2023**

Signature:  _____ Print Name: **Parvathi Ganduri** Date: **2/18/2023**

Signature: _____ Print Name: _____ Date: _____

Signature: _____ Print Name: _____ Date: _____

Mail Form to: P.O. Box 98944, Las Vegas, Nevada 89193-8944 For Inquiries: 1-866-418-3809

Enroll Online: www.myclubwyndham.com/payments

COPY VIEW

Alternative Media Election Statement

In lieu of receiving a printed copy of the **Florida** Public Offering Statement and Governing Documents for **CLUBWYNDHAM ACCESS VACATION OWNERSHIP PLAN**, the undersigned Purchaser(s) hereby expressly elect(s) to receive the above referenced documentation in an alternative media format as indicated by the delivery means checked below:

No Jump Drive (includes Exchange Program Documents)

Any computer system including Macintosh can be used to view the alternative media on jump drive; however, Adobe® Acrobat Reader® is required for viewing. Adobe® Acrobat Reader® can be downloaded via the following link: <https://get.adobe.com/reader/>. Alternative media should not be elected unless the documentation can be viewed prior to the cancellation period.

UNDER FLORIDA LAW, A PURCHASER IS ENTITLED TO A TEN (10) CALENDAR DAY RIGHT OF RESCISSION OF ANY TIMESHARE SALES CONTRACT. PURCHASERS SHOULD READ THE PUBLIC OFFERING STATEMENT BEFORE THE TEN (10) CALENDAR DAY RIGHT OF RESCISSION PERIOD EXPIRES.*

Raja Sarma Ganduri

Purchaser's Printed Name

DocuSigned by:
Raja Sarma Ganduri

Signature

Date 2/18/2023

Purchaser's Printed Name

Signature

Date

Parvathi Ganduri

Purchaser's Printed Name

DocuSigned by:
Parvathi Ganduri

Signature

Date 2/18/2023

Purchaser's Printed Name

Signature

Date

*If the property being purchased or the location of your purchased is located in a state which allows a longer time period for rescission, you are entitled to a longer rescission period. The other provisions of the above remain unchanged.

RECEIPT FOR TIME-SHARE DOCUMENTS

The undersigned acknowledges that the items listed below have been received and that time-share plans and specifications have been made available for inspection.

Name of Plan: CLUBWYNDHAM ACCESS VACATION OWNERSHIP PLAN
Address of Plan: 6277 SEA HARBOR DRIVE, ORLANDO, FLORIDA 32821

DOCUMENTS

Public Offering Statement Text
Table 1. Resort Descriptions
Table 2. Points Occupancy/Points Chart
Table 3. List of Real Property Interest Deeded to ClubWyndham Access
Table 4. Historical Occupancy Levels
Table 5. Component Site Disclosure Chart
Receipt for Time-Share Documents
Summary of Documents Not delivered to Purchasers
Executed Retail Installment Contract Purchase and Security Agreement (Paper Copy)
Executed Purchase and Security Agreement Addendum (Paper Copy)
Electronic Delivery of Consumer Documents

Governing Documents Booklet of ClubWyndham Access Vacation Ownership Plan containing the following items will be provided under separate cover:

Declaration of Trust
First Amendment to Declaration of Trust
Second Amendment to Declaration of Trust
Second Amended and Restated Declaration of Covenants, Conditions and Restrictions and Grant and Reservation of Easements
First Amendment to Second Amended and Restated Declaration of Covenants, Conditions and Restrictions and Grant and Reservation of Easements
PTVO Owners Association, Inc. Articles of Incorporation
PTVO Owners Association, Inc. Bylaws
First Amendment to the PTVO Owners Association, Inc. By-Laws
Association Administration and Management Agreement
Rules and Regulations
Property Declaration for ClubWyndham Access Vacation Ownership Plan (Pro-forma Copy)
PTVO Owners Association, Inc. Annual Regular Assessment
PTVO Owners Association, Inc. Audited Financial Statement

TO THE PURCHASER: You may cancel your Agreement without any penalty or obligation within ten (10) calendar days after the date you sign your Agreement or the date on which you receive the last of all documents required to be provided to you pursuant to Section 721.07(6), Florida Statutes, whichever is later. If the Developer has made a material and adverse change to the Public Offering Statement prior to your closing, you may cancel your Agreement within ten (10) calendar days after your receipt of such changes to the Public Offering Statement.

If you decide to cancel your Agreement, you must notify the Developer in writing of your intent to cancel. Your notice of cancellation shall be effective upon the date sent and shall be sent to: Wyndham Vacation Resorts, Inc., Attention: Account Servicing Operations - Rescission Department at P.O. Box 94443, Las Vegas, Nevada 89193 or 10750 West Charleston Boulevard, Suite 130, Las Vegas, Nevada 89135. Any attempt to obtain a waiver of your cancellation rights is void and of no effect. While you may execute all closing documents in advance, the closing, as evidenced by delivery of the Deed or other document, before expiration of your ten (10) day cancellation period, is prohibited.

Executed this 17th day of February, 2023.

DocuSigned by:
Raja Sarma Ganduri
PURCHASER Raja Sarma Ganduri

DocuSigned by:
Parvathi Ganduri
PURCHASER Parvathi Ganduri

PURCHASER

PURCHASER

The documents listed in this receipt and received by the purchaser constitute a subset of the Public Offering Statement filed with the Division of Florida Condominiums, Timeshares, and Mobile Homes, in accordance with Chapter 721, Florida statutes.

Contract Number:
00052-2300161

RECEIPT FOR PUBLIC OFFERING STATEMENT

ClubWyndham® Access Vacation Ownership Plan
PROMOTIONAL NAME

I HAVE RECEIVED AND BEEN AFFORDED THE OPPORTUNITY TO READ THE PUBLIC OFFERING STATEMENT DATED December 19, 2022 FOR THE ABOVE-NAMED SUBDIVISION.

DATE RECEIVED 2/18/2023
2/18/2023

A purchaser should not rely upon representations other than those included in the Purchase Agreement and this Public Offering Statement. However, inclusion of this statement shall not impair the purchaser's right to bring any legal action based upon any cause of action arising from verbal statements.

DocuSigned by:
Ronald Singh
70100819C3E7484
Witness/Salesperson

DocuSigned by:
Raja Sarma Ganduri
Signature Raja Sarma Ganduri

DocuSigned by:
Parvathi Ganduri
Signature Parvathi Ganduri

Signature

Signature

Contract Number: 00052-2300161



02-17-2023

RAJA SARMA GANDURI
6315 Bridgevista Dr
Lithia, FL 33547

Enclosed please find a digital copy of the ClubWyndham Access Vacation Ownership Plan (and amendments 1 through 42 thereto, if applicable) for Wyndham Vacation Resorts, Inc. located at 6277 Sea Harbor Drive, Orlando, FL 32821, File No. T090002.

THE ENCLOSED AMENDMENT REQUIRES TIMELY ACTION BY A CONTRACT VENDEE OR PROSPECTIVE PURCHASER AND EXTENDS AN OFFER OF RESCISSION THAT IS TIME-SENSITIVE. REVIEW THE CONTENTS IMMEDIATELY SO THAT YOU MAY DETERMINE WHETHER YOU WISH TO EXERCISE ANY RIGHTS INCLUDED IN IT.

DocuSigned by:

Ronald Singh

70100819C3F749...

Signature of Authorized Representative

Print Name: Ronald Singh

ELECTRONIC DELIVERY OF CONSUMER DOCUMENTS

The undersigned purchaser(s) hereby expressly elect(s) to receive **all*** consumer documentation related to this purchase electronically, as indicated by the delivery means checked below:

No DocuSign

No Other electronic delivery platform: USB

DocuSign is accessible via <https://www.docusign.com> or by downloading the mobile application from either the Apple App Store or the Google Play Store. An invitation with instructions to access this platform will be provided via email. Wyndham, in its sole discretion, may change or add additional formats or media used to distribute digital copies in the future. If a particular format or media is not currently available, the available option will be pre-selected for you.

DIGITAL COPIES SHOULD NOT BE ELECTED UNLESS THE DOCUMENTATION CAN BE VIEWED PRIOR TO THE CANCELLATION PERIOD.

UNDER FLORIDA LAW, A PURCHASER IS ENTITLED TO A TEN* CALENDAR DAY RIGHT OF RESCISSION OF ANY TIMESHARE SALES CONTRACT. PURCHASERS SHOULD READ THE PUBLIC OFFERING STATEMENT BEFORE THE TEN* DAY RIGHT OF RESCISSION PERIOD EXPIRES.

*FOR ALL SALES IN FLORIDA OR TEXAS, OR SALES TO TEXAS RESIDENTS IN ANY STATE, purchaser(s) **WILL BE** provided an executed paper copy of the contract document.

Raja Sarma Ganduri
Purchaser's Printed Name

Parvathi Ganduri
Purchaser's Printed Name

DocuSigned by:
Raja Sarma Ganduri
Signature

DocuSigned by:
Parvathi Ganduri
Signature

2/18/2023
Date

2/18/2023
Date

Print Name

Print Name

Signature

Signature

Date

Date



Acknowledgement Receipt for Disclosure Documents

Contract No. **00052-2300161**

Owner(s) hereby acknowledges that Owner has received copies of the documents and disclosures listed below prior to execution of the Purchase and Sale Agreement and Club Wyndham Plus Vacation Ownership Assignment Agreement and Use Restriction.

- Home Loan Toolkit Brochure
- Governing Documents for CLUBWYNDHAM ACCESS VACATION OWNERSHIP PLAN
- Trust Agreement and Accompanying Documents
- CLUB WYNDHAM Plus Program Summary
- WYNDHAM CLUB PASS, LLC - Disclosure Summary for Wyndham Club Pass Program
- WYNDHAM CLUB PASS, LLC - Disclosure Summary Supplement for Wyndham Club Pass Program
- CLUB WYNDHAM Plus Member's Directory
- Ownership Certificate
- Acknowledgment and Disclosure Statement for CLUB WYNDHAM Plus/Wyndham Rewards Program
- Wyndham Vacation Ownership - Financial Privacy Policy
- Servicing Disclosure Statement

DocuSigned by:
Raja Sarma Ganduri
 Owner **Raja Sarma Ganduri**

2/18/2023
 Date

DocuSigned by:
Parvathi Ganduri
 Owner **Parvathi Ganduri**

2/18/2023
 Date

 Owner

 Date

 Owner

 Date

FACTS WHAT DOES WYNDHAM VACATION OWNERSHIP, INC. DO WITH YOUR PERSONAL INFORMATION?

Why? Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What? The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and income
- Credit scores and payment history
- Purchase history and account transactions

How? All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Wyndham Vacation Ownership, Inc. chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Wyndham Vacation Ownership, Inc. share?	Can you limit this sharing?
For our everyday business purposes - such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes - To offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes - Information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes - Information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	Yes	Yes

To limit our sharing

- Mail in the form below

Please note:
 If you are a *new* customer, we can begin sharing your information 30 days from the date we sent this notice. When you are *no longer* our customer, we continue to share your information as described in this notice.
 However, you can contact us at any time to limit our sharing.

Questions? Call (WVO) 800-251-8736

Mail-in Form

If you have a joint account, your choice(s) will apply to everyone on your account unless you mark below. Apply my choices only to me

Mark any/all you want to limit:

Do not share my personal information with nonaffiliates to market their products and services to me.

Do not share information about my creditworthiness with your affiliates for their everyday business purposes.

Do not allow affiliates to use my personal information to market to me.

Name _____

Address _____

City, State Zip _____

Member / Contract # _____

Mail To: Member Privacy Wyndham Vacation Ownership, Inc.
 P.O. Box 98944 Las Vegas, Nevada 89193-8944

Who we are	
Who is providing this notice?	Wyndham Vacation Ownership, Inc.
What we do	
How does Wyndham Vacation Ownership protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does Wyndham Vacation Ownership collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • Apply for financing or give us your income information • Provide account information or provide employment information • Give us your contact information <p>We also collect your information from others, such as credit bureaus, affiliates, or other companies</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> • sharing for affiliates' everyday business purposes--information about your creditworthiness • affiliates from using your information to market to you • sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account unless you tell us otherwise.
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>Our affiliates include companies with a Wyndham name including, Wyndham Vacation Resorts, Inc., Wyndham Resort Development Corporation, Wyndham Consumer Finance, Inc.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • <i>Nonaffiliates we may share with may include other developers, financial institutions and services companies, associations and exchanges, and other companies.</i>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> • <i>Our joint marketing partners may include other developers, financial institutions, financial services companies, and other companies</i>

Other important information

VT: Accounts with a Vermont mailing address are automatically treated as if they have limited the sharing as described on page 1. For joint marketing we will only disclose your name, contact information and information about your transactions.

CA: Accounts with a California mailing address are automatically treated as if they have limited the sharing with nonaffiliates as described on page 1. You may receive a separate notice regarding your rights and additional choices.

FACTS **WHAT DOES WYNDHAM VACATION OWNERSHIP DO WITH YOUR PERSONAL INFORMATION?**

Why? Financial companies share your personal information in certain circumstances. Applicable law gives consumers the right to limit certain sharing of personal information. Applicable law also requires us to tell you how we collect, use, disclose, and protect your personal information. Please read this notice carefully to understand what we do.

What? The types of personal information we collect and share depend on the product and/or service we provide to you. This information can include:

- Contract information
- Social Security number and income
- Credit scores and payment history
- Purchase history and account transactions

How? All financial companies must share customers' personal information to operate their regular business. In the section below, we list the reasons financial companies may share customers' personal information; the reasons Wyndham Vacation Ownership chooses to share; and whether you can limit such sharing.

Reasons we can share your personal information	Does Wyndham Vacation Ownership share?	Can you limit this sharing?
For our everyday business purposes - Such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes - To offer our products and services to you	Yes	Yes
For joint marketing with other financial companies	Yes	Yes
For our affiliates' everyday business purposes - Information about your transactions and experiences	Yes	Yes
For our affiliates' everyday business purposes - Information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For non-affiliates to market to you	Yes	Yes

To limit our sharing

- Mail the form below

Please note:

If you are a *new* customer, we can begin sharing your information from the date you provide us your express or implied consent. When you are *no longer* our customer, we continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing.

Questions? Call (WVR) 800-251-8736 or go to www.wyndhamvacationresorts.com
 Call (WBW) 888-648-7363 or go to www.worldmarkbywyndham.com
 Call (MGVC) 866-645-4775 or go to www.mymargaritavillevacationclub.com

Mail-in Form

If you have a joint account, your choice(s) will apply to everyone on your account unless you mark below.

Apply my choices only to me

Mark any/all you want to limit:

Do not use my personal information for your marketing purposes.

Do not use my personal information for joint marketing with other financial companies.

Do not share my personal information with non-affiliates to market their products and services to me.

Do not share information about my creditworthiness with your affiliates for their everyday business purposes.

Do not allow affiliates to use my personal information to market to me.

Do not share my personal information after I have ceased being a customer.

Name

Address

City, Province, Postal Code

Member / Contract #

Mail To: Member Privacy (Identify Wyndham Vacation Resorts, WRDC/WorldMark by Wyndham, or other)
 P.O. Box 98944 Las Vegas, Nevada 89193-8944

Who we are

Who is providing this notice?	Wyndham Vacation Ownership (Wyndham Vacation Resorts, Wyndham Resort Development Corp, Wyndham Consumer Finance)
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What we do

How does Wyndham Vacation Ownership protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with applicable law. These measures include limited access, computer safeguards and secured files and buildings.
How does Wyndham Vacation Ownership collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> • Apply for or purchase our product or services • Apply for financing or give us your income information • Provide account information or provide employment information • Give us your contact information We also collect your information from others, such as credit bureaus, affiliates, or other companies
Why can't I limit all sharing?	Applicable law gives you the right to cancel or change your consent by giving use reasonable notice, as long as doing so does not break a legal duty or promise you owe us. For example, where we need your personal information in connection with providing you financing, you cannot cancel or change your consent.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account unless you tell us otherwise.

Definitions

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • <i>Our affiliates include companies with a Wyndham name including, Wyndham Vacation Resorts, Wyndham Resort Development Corp., Wyndham Consumer Finance.</i>
Non-affiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • <i>Non-affiliates we may share with may include other developers, financial institutions and services companies, associations and exchanges, and other companies.</i>
Joint marketing	A formal agreement between non-affiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> • <i>Our joint marketing partners may include other developers, financial institutions, financial services companies, and other companies</i>

Other important information

If you wish to enquire about your personal information we have collected, confirm our use or disclosure of your personal information, correct your personal information, limit use or disclosure of your personal information or otherwise enquire about our privacy policies, or our collection, use or disclosure of your personal information, you can contact our Privacy Officer at:

- Address: 6277 Sea Harbor Drive, Orlando, FL 32821
- Fax Number: (407) 626-5193
- Email: WOPrivacy@wyn.com
- Website: www.wyndhamvacationresorts.com

Generally, our responses to your enquiries may take up to 30 days and may be subject to a fee.

Servicing Disclosure Statement

Lender: Wyndham Vacation Resorts, Inc.

Address: 6277 Sea Harbor Dr., Orlando, FL 32821

Date: 02-17-2023

SERVICING DISCLOSURE STATEMENT NOTICE TO FIRST LIEN MORTGAGE LOAN APPLICANTS: THE RIGHT TO COLLECT YOUR MORTGAGE LOAN PAYMENTS MAY BE TRANSFERRED

You are applying for a mortgage loan covered by the Real Estate Settlement Procedures Act ("**RESPA**") (12 U.S.C. 2601 *et seq.*). RESPA gives you certain rights under Federal law. This statement describes whether the servicing for this loan may be transferred to a different loan servicer. "**Servicing**" refers to collecting your principal, interest, and escrow payments, if any, as well as sending any monthly or annual statements, tracking account balances, and handling other aspects of your loan. You will be given advance notice before a transfer occurs.

Servicing Transfer Information [Check the applicable provision]

- We may assign, sell, or transfer the servicing of your loan while the loan is outstanding.
- We do not service mortgage loans of the type for which you applied. We intend to assign, sell, or transfer the servicing of your mortgage loan before the first payment is due.
- The loan for which you have applied will be serviced at this financial institution and we do not intend to sell, transfer, or assign the servicing of the loan.

Contract Number: **00052-2300161**Member Number: **00203839753**

ACKNOWLEDGMENT AND DISCLOSURE STATEMENT

Club Wyndham® Plus/Wyndham RewardsSM Program

1. The CLUB WYNDHAM Plus/Wyndham Rewards Program as more fully described by the Program Rules herein.
2. Use and participation in the CLUB WYNDHAM Plus/Wyndham Rewards Program is completely voluntary and the payment of any fee or other cost is only required upon such use or participation.
3. The CLUB WYNDHAM Plus/Wyndham Rewards Program is not assignable or otherwise transferable.
4. If all or a portion of the CLUB WYNDHAM Plus/Wyndham Rewards Program becomes unavailable the offering of this program may be terminated.
5. The continued availability of the CLUB WYNDHAM Plus/Wyndham Rewards Program is not necessary for a purchaser's use and enjoyment of any accommodations in the timeshare plan purchased.
6. If you cancel your purchase contract within the stated cancellation period, the CLUB WYNDHAM Plus/Wyndham Rewards Program will not be available.

Club Wyndham® Plus/Wyndham RewardsSM Program Rules

The CLUB WYNDHAM Plus/Wyndham Rewards Program Rules ("**Rules**") are promulgated this 20th day of July, 2009, by Wyndham Fulfillment Group, LLC ("**Wyndham Fulfillment Group**") for the benefit of CLUB WYNDHAM Plus Members. The Rules are as follows:

Program Rules

- a. The CLUB WYNDHAM Plus/Wyndham Rewards Program ("**Program**") means that program offered by Wyndham Fulfillment Group in which CLUB WYNDHAM Plus Members may trade Qualified CLUB WYNDHAM Plus Points for Wyndham Rewards points. All terms used herein shall have the same meaning given to them in the documents creating the CLUB WYNDHAM Plus program, as amended from time to time.
- b. The Wyndham Rewards Program is offered by Travel Rewards, Inc., a subsidiary of Wyndham Hotel Group, LLC, its successors and assigns, for use by guests of participating Wyndham hotel and resort properties whereby such guests can accumulate points redeemable for, among other things, hotel rooms at participating Wyndham hotels and resorts worldwide, car rentals, travel activities, and purchases from participating merchants or service providers. The rules for the Wyndham Rewards Program will be distributed separately from this document, and are incorporated herein by reference as if fully set forth. (See current Wyndham Rewards Membership Guide).
- c. Neither Wyndham Fulfillment Group nor Wyndham Vacation Ownership, Inc., or its subsidiaries guarantee that a CLUB WYNDHAM Plus Member utilizing the Wyndham Rewards Program will be able to stay at a particular participating Wyndham hotel or resort during any specific time or will be able to redeem Wyndham Rewards points for any particular activity or service.
- d. Wyndham Fulfillment Group reserves the right to modify, alter, delete or add new terms and conditions to the Program Rules at any time without notice. Wyndham Fulfillment Group may terminate the Program at any time by providing written notice to CLUB WYNDHAM Plus Members. In that event, the right to trade Qualified CLUB WYNDHAM Plus Points for Wyndham Rewards points will end. Travel Rewards, Inc. may terminate the Wyndham Rewards Program at any time as described in the current Wyndham Rewards Membership Guide.
- e. Travel Rewards, Inc. reserves the right to modify, alter, delete or add new terms and conditions to the Wyndham Rewards Program at any time without notice. This includes modifying, altering, adding or deleting Wyndham Rewards point values, redemption levels, conversion ratios, conditions for active status, rewards, "Earning Participants" or "Rewards Participants" to the Wyndham Rewards Program at any time without notice. In addition, Travel Rewards, Inc. may convert the Wyndham Rewards Program and members points into different awards programs having different point values at any time without notice. This means that the number of Wyndham Rewards points needed to reach a rewards level may be increased, the time for earning them reduced, or the rewards changed, so you may not be able to obtain,

- earn or claim certain rewards no matter how long you participate in the Wyndham Rewards Program. To view or obtain the most up to date terms and conditions for the Wyndham Rewards Program, visit wyndhamrewards.com or call 1-866-996-7937.
- f. All redemption of Wyndham Rewards points will be in accordance with the procedures outlined in the Wyndham Rewards Membership Guide. A Wyndham Rewards account may be maintained in the name of each CLUB WYNDHAM Plus Member, however, Wyndham Rewards points will be credited to only one Wyndham Rewards account, not multiple accounts, based upon direction received by CLUB WYNDHAM Plus from the member where the CLUB WYNDHAM Plus membership is held by more than one individual.
 - g. CLUB WYNDHAM Plus Members may request to trade all or part of their regular use year Qualified CLUB WYNDHAM Plus Points for Wyndham Rewards points during the twelve (12) month period prior to their use year start date. A minimum of 1,000 Qualified CLUB WYNDHAM Plus Points may be traded for Wyndham Rewards points. Requests to trade for Wyndham Rewards points are non-reversible and are considered a final transaction. Multiple requests are permitted provided they are submitted prior to the CLUB WYNDHAM Plus Member's use year start date.
 - h. "Qualified CLUB WYNDHAM Plus Points" means those CLUB WYNDHAM Plus Points associated with ownership interests purchased directly through Wyndham Vacation Resorts, Inc. or its affiliates, such ownership interests acquired by will or intestate succession, or such ownership interests acquired by an "Immediate Relative" of the CLUB WYNDHAM Plus Member. "Immediate Relative" includes parents, spouses, domestic partners, siblings, children and grandchildren. Wyndham Fulfillment Group, in its sole discretion, with or without prior notice, has the unilateral right to expand or contract the list of persons eligible to participate in the Program at any time in the future.
 - i. Subject to Paragraphs (g) and (h) above, the following CLUB WYNDHAM Plus Points are not eligible to be traded for Wyndham Rewards points: CLUB WYNDHAM Plus Points which are not acquired through Wyndham Vacation Resorts, Inc. or its affiliates, CLUB WYNDHAM Plus Points acquired through a non-Wyndham affiliated broker, Bonus Points, PIC Points, Borrowed CLUB WYNDHAM Plus Points, Rented CLUB WYNDHAM Plus Points, Transferred CLUB WYNDHAM Plus Points, Discovery Program Points and Pool Credits. Wyndham Fulfillment Group, in its sole discretion, with or without prior notice, has the unilateral right to expand or contract the list of eligible CLUB WYNDHAM Plus Points which may be traded for Wyndham Rewards points.
 - j. Participation in the Program, which includes the ability to request a trade for Wyndham Rewards points and the depositing of Wyndham Rewards points in a CLUB WYNDHAM Plus Members Wyndham Rewards account, will not be allowed if the CLUB WYNDHAM Plus Member is delinquent in the payment of any applicable maintenance fees, taxes, special assessments, or CLUB WYNDHAM Plus Program Fees. Participation will also not be allowed by CLUB WYNDHAM Plus Members with delinquent mortgage payments to Wyndham Vacation Ownership, Inc., or a subsidiary thereof, or who are otherwise in default under their sales contract, if any. In addition, a CLUB WYNDHAM Plus Member will not be permitted to request a trade for Wyndham Rewards points if their vacation ownership account is pending an upgrade transaction.
 - k. CLUB WYNDHAM Plus Members may trade for Wyndham Rewards points every calendar year. Each request to trade will require a separate transaction fee.
 - l. The fee to trade for Wyndham Rewards points is payable at the time each request to trade for Wyndham Rewards points is made. The current fee is \$99.00, is non-refundable, and is subject to change without notice.
 - m. Upon requesting a trade of Qualified CLUB WYNDHAM Plus Points for Wyndham Rewards points, the Qualified CLUB WYNDHAM Plus Points traded through the Program will be assigned to Wyndham Fulfillment Group for its own purposes including, but not limited to, renting accommodations to the public.
 - n. Wyndham Rewards points will become available to the CLUB WYNDHAM Plus Member for use at the start of the use year corresponding with the Qualified CLUB WYNDHAM Plus Points that are traded.
 - o. The Wyndham Rewards points which may be received when trading Qualified CLUB WYNDHAM Plus Points is based on the following formula: 400 Wyndham Rewards points for each 1,000 Qualified CLUB WYNDHAM Plus Points traded. Wyndham Fulfillment Group reserves the right to change the above formula at any time without notice.
 - p. Questions relating to the Program or trading Qualified CLUB WYNDHAM Plus Points for Wyndham Rewards points should be directed to the Vacation Planning Center (1-800-251-8736 Option 1).

Ownership Certificate

CLUB WYNDHAM[®] Access Vacation Ownership Plan

This certificate is issued by the PTVO Owners Association, Inc. and signifies the below owner(s) as a member(s) of the association with the right to participate in the CLUB WYNDHAM Access Vacation Ownership Plan.

Owner(s): **Raja Sarma Ganduri and Parvathi Ganduri Joint Tenants With The Right Of Survivorship**

Issued this Day of **February 17th, 2023**

*Contract Number: **00052-2300161**

Annual Or Biennial: **Annual**

Number of Points **154,000**

*This certificate supersedes any previously issued certificates for the above contract number.

CLUB WYNDHAM

WYNDHAM VACATION RESORTS, INC.

Contract Number: 00052-2300161

Your Credit Report and the Price You Pay for Credit

<p>What is a credit report?</p>	<p>A credit report is a record of your credit history. It includes information about whether you pay your bills on time and how much you owe to creditors.</p>
<p>How did we use your credit report?</p>	<p>We used information from your credit report to set the terms of the credit we are offering you, such as the Annual Percentage Rate and down payment.</p> <p>The terms offered to you may be less favorable than the terms offered to consumers who have better credit histories.</p>
<p>What if there are mistakes in your credit report?</p>	<p>You have a right to dispute any inaccurate information in your credit report.</p> <p>If you find mistakes on your credit report, contact Equifax which is the consumer reporting agency from which we obtained your credit report.</p> <p>It is a good idea to check your credit report to make sure the information it contains is accurate.</p>
<p>How can you obtain a copy of your credit report?</p>	<p>Under federal law, you have the right to obtain a copy of your credit report without charge for 60 days after you receive this notice. To obtain your free report, contact Equifax</p> <p><i>By telephone:</i> Call toll-free: 800-685-1111</p> <p><i>By mail:</i> Mail your written request to: P.O. Box 740241, Atlanta, GA 30374</p> <p><i>On the web:</i> Visit www.Equifax.com</p>
<p>How can you get more information about credit reports?</p>	<p>For more information about credit reports and your rights under Federal law, visit the Consumer Financial Protection Bureau's website at www.consumerfinance.gov/learnmore.</p>

Contract Number: 00052-2300161

Your Credit Score and Understanding Your Credit Score

Your credit score	794 Source: Equifax Date: 02-17-2023
What you should know about credit scores	<p>Your credit score is a number that reflects the information in your credit report. We used your credit score to set the terms of credit we are offering you.</p> <p>Your credit score can change, depending on how your credit history changes.</p>
The range of scores	Scores range from a low of 300 to a high of 850 .
Key factors that adversely affected your credit score	<p><i>(This section is obscured by a large diagonal watermark reading "COPY VIEW")</i></p>
How can you get more information about your credit score?	<p>If you have any questions regarding your credit score, you should contact Equifax at:</p> <p>Address: P.O. Box 740241, Atlanta, GA 30374</p> <p>Toll-free Telephone number: 800-685-1111</p>

ASSOCIATION BUDGET NOTICE

The Association Budget copy provided in the Disclosure Statement/Public Offering Statement may not reflect the most current maintenance fees. For your convenience, we have provided an updated Association Budget reflecting the **2023** maintenance fees of the timeshare interest being purchased.

COPY VIEW

WBW Vacation Owners Association
January 1, 2023 through December 31, 2023

	Total Units	195	VOI Units
			Standard VOI
			Total Regime Points
			2,823,171,500
			Cost Per
	Total		1,000 Points
Revenue			
Maintenance Fee Revenue	17,874,733		6.33
Housekeeping Revenue	577,353		0.20
Interest Income	2,490		- *
Other Revenue	24,300		0.01
Total Association Revenues	18,478,876		6.55
Expenses			
Accounting & Audit	120,150		0.04
Bad Debt Expense	179,709		0.06
Collection Fees	163,372		0.06
Federal & State Income & Other Taxes	799,806		0.28
General & Administrative	713,656		0.25
Grounds & Landscaping	796,781		0.28
Guest Services	1,155,216		0.41
Housekeeping	2,226,654		0.79
Insurance	1,162,583		0.41
Laundry	327,848		0.12
Management Fees	1,615,118		0.57
Master/Condo Association Dues	522,236		0.18
Membership, Dues & Fees	2,265		- *
Real Estate & Property Taxes	1,243,620		0.44
Recreation & Amenities	57,250		0.02
Repair & Maintenance	812,143		0.29
Reservation & Inventory Management	464,824		0.16
Security Service	277,700		0.10
Utilities	1,153,718		0.41
Operating Capital/Deficit Recovery	190,345		0.07
Total Operating Expenses	13,984,993		4.95
Replacement Reserves			
Capital Improvement	4,493,883		1.59
Total Replacement Reserves	4,493,883		1.59
Total Association Expenses	18,478,876		6.55
Less all Other Revenues	(604,143)		(0.21)
Total Maintenance Fee	17,874,733		6.33

2. This budget has been prepared on an accrual basis.
3. The total cash reserves as of 8/31/22 are \$15,639,834.61
4. The estimated cash reserves the association will require to maintain the property are \$4,493,883.
5. The estimated cash reserves are computed by estimating the replacement cost for each reserve category at the
6. The total amount the association must collect to fund the cash reserves is \$4,493,883.

* The calculation of the VOI Cost per 1000 for this expense item rounds to less than .01

The budget, including all expense and revenue projections, is based on and prepared in accordance with the information available at the time of preparation, including without limitation, historical records, forecasted data and other sources believed to be reliable, but which are not guaranteed. Normal budgetary assumptions are that costs will increase with inflation. If expenses during the year exceed the estimates used in preparation of the budget, or if unforeseen events occur, the Association may have to increase the budget during the year, levy a special assessment or a combination thereof. Further, all revenue projections included herein are being furnished for informational purposes and remain subject to market fluctuations, Acts of God or other extrinsic and uncontrollable factors.

Wyndham Vacation Resorts, Inc.

SalePoint Cover Sheet

Customer Name: RAJA SARMA GANDURI
Customer Address: 6315 BRIDGEVISTA DR, LITHIA, FL
Customer Phone: (813) 760-2889
Contract Number: 00052-2300161 **Member No:** 00203839753
Salesman: ACCOUNT HOUSE
User: 621678
Printer:
Site: CUSTOMER SERVICE

FORMS PRINTED	KEYED	VLO	PROCESSED	LAS VEGAS COMPLIANCE
FORMNO2611A				
WVO0006				
FORM690				
AAANP				
CWABCNP				
ZFORMNO2933A				

COPY VIEW

Wyndham Vacation Ownership, Inc. Owner Onboarding Checklist

Purchaser Name: **Raja Sarma Ganduri and Parvathi Ganduri** Sales Rep: **Account House**

Date of Sale: **02-17-2023** T/O:

Contract Number: **00052-2300161** Manager:

- _____ Confirmed that the purchaser(s) were provided a copy of the Authorization to Obtain Credit Information (Credit Scoring Report) form. Please note that tours utilizing eCredit do not require a paper copy.
- _____ Confirmed purchaser(s) were provided a copy of the Wyndham Rewards/Barclays Credit Card Terms & Conditions, the Acknowledgement and Consent Form, and Response Acknowledgement Form. Please note that tours utilizing eCredit do not require a paper copy.
- _____ Confirmed purchaser(s) were provided a copy of the Vacation Club Credit Application and Agreement.
- _____ FOR SALES IN HAWAII, confirm that verbal cancellation notification was given to purchaser.
- _____ FOR ALL SALES IN TEXAS, ARIZONA OR FLORIDA, OR SALES TO TEXAS OR ARIZONA RESIDENTS IN ANY STATE, confirm that the purchaser(s) were provided an executed paper copy of the contract documents.
- _____ Verified purchaser(s) identity based on government-issued photo ID, or confirmed that the Declaration of Identity/Affidavit of Identity was completed by purchaser(s).

SALES NOTES:

- _____ OO Full Closing = Owner Onboarding Representative completed all contract documents
- _____ Acting QA Closing = Certified Acting QA completed all contract documents
- _____ Mail out or other: (if other explain) _____

Describe below any sales concerns or questions that were clarified in the closing or other issue(s) of significance discussed with purchaser(s):

Was Sale Closed Yes _____ No _____

Video/Audio Recorded Yes _____ No _____

Was any purchaser born before 1944? Yes _____ No _____

Were Public Offering Statements and required disclosures/Brand collateral provided to purchaser(s)? Yes _____ No _____

All parties present for signing? Yes _____ No _____

- If no, OO obtained verbal approval from all parties to finalize _____ (OO initials)

- Notes recorded in TRIP with owner interactions _____ (OO initials)

Ronald Singh
Owner Onboarding Representative (Print Name)

DocuSigned by:
Ronald Singh
Owner Onboarding Representative Signature

Date: 2/21/2023

CASH PAYMENT RECEIPT

Contract Type: UDI

Date: 02-17-2023

Sales location: CUSTOMER SERVICE

Entity: WVR

Member Name(s): RAJA SARMA GANDURI and PARVATHI GANDURI
JOINT TENANTS WITH THE RIGHT OF
SURVIVORSHIP

Contract Number: 00052-2300161

Payment Method: <u>CASH</u>	Amount: <u>\$ 5,821.09</u>
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Total Cash Payments: \$ 5,821.09

COPY VIEW

BASE COMMISSION SHEET

Selling Rep: **Account House**

Date: **02-17-2023**

Split Rep:

Contract Number: **00052-2300161**

Customer Name: **Raja Sarma Ganduri and Parvathi Ganduri**

Purchase Price: 17,941.00

Trade Allowance: 0.00

Other Down Payment: .00

Net Purchase: 17,941.00

Guest Type: _____

Selling Rep: 18978

Split Rep: _____

Selling Rep. Base: 17,141.00

Split Rep. Base: .00

Selling Rep. No Bonus:

Touring Rep:

Touring Rep Discovery:

Touring Rep. - No Pay: **551832**

Ronald Singh

TO:

Director of Sales:

Sr. Manager 1:

Sr. Manager 2:

Sr. Manager 3:

Manager 1:

Manager 2:

Manager 3:

Closing Officer:

Presenter Non Podium:

Sr. Presenter Non Podium:

Podium Sale:

VP of Sales:

COMMENTS: _____

Contract Number: **00052-2300161**

Raja Sarma Ganduri Parvathi Ganduri

Please replace this sheet with the following pre-printed materials:

CWP Program Summary	(027-NP)
CWP Trust Agreement	(030-NP)
Wyndham Club Pass Disclosure	(WCP01-NP)
Wyndham Club Pass Disclosure Summary Supplement	(WCP05-NP)
Home Loan Toolkit Brochure	(TOOLKIT-NP)
CWA Governing Documents	(CWA01-NP)
FL - Public Offering Statement	(CWAFL-NP)

COPY VIEW

00052-2300161

Raja Sarma Ganduri Parvathi Ganduri Joint Tenants With The Right Of Survivorship

Please replace this sheet with the following
pre-printed form:

Club Wyndham Access/British Columbia-POS

CWABC-NP

INTERNAL DOCUMENT

The information listed on this page is for Account Servicing Operations. Please provide this form along with the completed sales documents.

Government Recording and Transfer Charges

Government recording charges:

(1)	Deed	<u>\$0.00</u>
(2)	Mortgage*	<u>\$0.00</u>
(3)	Releases*	<u>\$0.00</u>

State tax and stamps:

(1)	Deed	<u>\$0.00</u>
(2)	Mortgage*	<u>\$0.00</u>
(3)	Intangible Tax	<u>\$0.00</u>
(4)	Excise Tax	<u>\$0.00</u>

Title Charges:

(1)	Closing Fee	<u>\$25.00</u>
(2)	Settlement Fee	<u>\$0.00</u>

Total Fees \$25.00

Finance Charge:

(1)	Finance Charge	<u>\$11,357.09</u>
(2)	Finance Charge with mortgage fees	<u>\$11,357.09</u>

Site Sign in Person Attachment Form



COPY VIEW



New Proposal: Reference # 13011636-1 Selected

Tour Number: 60747272-A

Name: RAJA SARMA GANDURI
Member Number: 00203839753

Address: 6315 BRIDGEVISTA DR
LITHIA, FL 33547
USA

Home Phone: (813) 760-2889
Alternate Phone:
Date of Birth: 08/15/1968
Gender: M
Email: RGANDURI@GMAIL.COM
SSN:

Customer Initials Customer Initials

Co-owners List

Name	SSN	DOB	Home Phone	City	ST	Post Code
GANDURI, PARVATHI	***-**-5920	08/26/1973	(813) 760-2889	LITHIA	FL	33547

Summary

Selected Member: 00203839753

Selected Inventory
Club Wyndham Access
CWA
00128-03-01

Loan Information	Club Wyndham Plus Information
<p>Developer Price \$42,800.00 Total Discount \$24,859.00 Net Purchase Price \$17,941.00 Processing Fee \$349.00 Processing Fee Collected \$111.09 Down Payment \$5,710.00 Down Payment Collected \$5,821.09 Cash \$5,821.09</p> <p>Total Down Payment \$5,846.09 (including closing costs & equity) ARDA-ROC Contribution Today: \$0.00</p>	<p>Promotional Rate None Interest Rate 14.49% Amount Financed \$12,468.91 Term Options 120 Monthly Payment \$198.55 1st Payment Due 04/03/2023 Closing Costs \$25.00 Total Monthly Payment \$307.46</p> <p>Total Points 154,000 Bonus Points 246,000 Purchase Incentive None Exchange ID RCI Partners Gross Price / 1000 Pts: \$278.00 Today's Price / 1000 Pts: \$117.00 Club Wyndham Plus Fee Monthly \$108.91 Calculated Monthly Credit \$0.00 Next Fee Payment Date 03/24/2023 Use Year 3/31 VIP Level Silver</p>

Perks by Club Wyndham Information

Perks Annual Renewal Fee: \$59.95

Associate Information

Sales Associate
18978 - ACCOUNT HOUSE
Touring Associate
551832 - RONALD SINGH

Contract Entry Use

<p>Inventory 00128-03-01 TRF-0 A/D 0.00 Actual COS 26.60% Budget COS 0.00% COS Var 26.60</p> <p>Worksheet # 13011636 Created: 02/17/2023 Proposal subject to change.</p>	<p>SD 0.00 AutoPay Credit Card ARDA Contribution Today No ARDA Contribution AutoPay No</p> <p>Title Joint Tenants with the Right of Survivorship</p>	<p>Tour Number 60747272 ATSL State FL Marketed Package Yes Reservation Code Line Mailout No</p>
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COPY VIEW

UPS CampusShip: View/Print Label

- 1. Ensure there are no other shipping or tracking labels attached to your package.** Select the Print button on the print dialog box that appears. Note: If your browser does not support this function select Print from the File menu to print the label.
- 2. Fold the printed label at the solid line below.** Place the label in a UPS Shipping Pouch. If you do not have a pouch, affix the folded label using clear plastic shipping tape over the entire label.
- 3. GETTING YOUR SHIPMENT TO UPS**
Customers with a Daily Pickup
 Your driver will pickup your shipment(s) as usual.

Customers without a Daily Pickup

Take your package to any location of The UPS Store®, UPS Access Point(TM) location, UPS Drop Box, UPS Customer Center, Staples® or Authorized Shipping Outlet near you. Items sent via UPS Return Services(SM) (including via Ground) are also accepted at Drop Boxes. To find the location nearest you, please visit the Resources area of CampusShip and select UPS Locations.

Schedule a same day or future day Pickup to have a UPS driver pickup all your CampusShip packages.

Hand the package to any UPS driver in your area.

UPS Access Point™
CVS STORE # 10639
9188 INTERNATIONAL DR
ORLANDO ,FL 32819

UPS Access Point™
THE UPS STORE
9924 UNIVERSAL BLVD
ORLANDO ,FL 32819

UPS Access Point™
MICHAELS STORE # 8836
8081 TURKEY LAKE RD
ORLANDO ,FL 32819

FOLD HERE

<p>LTR</p> <p>1 OF 1</p> <p>FRANK COUVERTIER 866-313-3390 WYNDHAM VO ORLANDO 6277 SEA HARBOR DR ORLANDO FL 32821</p> <p>SHIP TO: RAJA SARMA GANDURI 6315 BRIDGEVISTA DR LITHIA FL 33547-4862</p>	<p>FL 338 0-90</p> 	<p>UPS 2ND DAY AIR</p> <p>TRACKING #: 1Z 7E0 7W7 02 9474 0889</p>	 <p>BILLING: P/P</p> <p>cost centers: 010-55207-513</p> <p>CS 23-6.00. WINTNV50 8.OA 02/2023*</p>
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Certificate Of Completion

Envelope Id: 31CB1545822243F4AD1B34B70FDB62B3
 Subject: UDI contract - 000522300161 GANDURI
 Contract Number: 000522300161
 Member Number: 00203839753
 Selling Site: CUSTOMER SERVICE
 Owner's Last Name: GANDURI
 Ownership Type: CWA
 Entity: WVR
 Site: 2Recovery Team
 Membership Type: Existing
 Inventory: CWA
 Source Envelope:
 Document Pages: 67
 Certificate Pages: 6
 AutoNav: Enabled
 Envelopeld Stamping: Enabled
 Time Zone: (UTC-08:00) Pacific Time (US & Canada)

Status: Completed

Signatures: 29
 Initials: 2

Envelope Originator:
 Annette Johnson
 6277 Sea Harbor Drive
 Orlando, FL 32821
 Annette.Johnson@wyn.com
 IP Address: 136.226.59.31

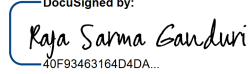
Record Tracking

Status: Original 2/17/2023 8:03:53 AM	Holder: Annette Johnson Annette.Johnson@wyn.com	Location: DocuSign
Status: Authoritative Copy (6 of 6 documents) 2/22/2023 11:19:04 AM	Holder: Annette Johnson Annette.Johnson@wyn.com	Location: DocuSign
Status: Receipt Confirmed 2/22/2023 11:20:19 AM	Holder: Annette Johnson Annette.Johnson@wyn.com	Location: Wyndham Destinations

Signer Events

Raja Sarma Ganduri
 rganduri@gmail.com
 Security Level: Email, Account Authentication (None)

Signature

DocuSigned by:

 40F93463164D4DA...
 Signature Adoption: Pre-selected Style
 Using IP Address: 47.197.142.251


Timestamp

Sent: 2/17/2023 12:29:35 PM
 Viewed: 2/18/2023 6:40:43 AM
 Signed: 2/18/2023 7:01:28 AM

Electronic Record and Signature Disclosure:

Accepted: 2/18/2023 6:40:43 AM
 ID: cbd9c332-fa44-4f1e-b5db-c906f72a98f3

Parvathi Ganduri
 rganduri@gmail.com
 Security Level: Email, Account Authentication (None)

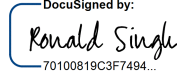
DocuSigned by:

 40F93463164D4DA...
 Signature Adoption: Pre-selected Style
 Using IP Address: 47.197.142.251

Sent: 2/18/2023 7:01:33 AM
 Viewed: 2/18/2023 7:07:01 AM
 Signed: 2/18/2023 7:07:48 AM

Electronic Record and Signature Disclosure:

Accepted: 2/18/2023 7:07:01 AM
 ID: 18f7a5e4-c4f5-4274-aad3-159d1010a021

Ronald Singh
 Ronald.Singh@wyn.com
 Wyndham Destinations
 Security Level: Email, Account Authentication (None)

DocuSigned by:

 70100819C3F7494...
 Signature Adoption: Pre-selected Style
 Using IP Address: 97.101.191.140

Sent: 2/18/2023 7:07:58 AM
 Viewed: 2/21/2023 8:38:27 AM
 Signed: 2/21/2023 8:39:17 AM

Signer Events	Signature	Timestamp
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Electronic Record and Signature Disclosure:
Not Offered via DocuSign

Annette Johnson
annette.johnson@wyn.com
Wyndham Destinations
Security Level: Email, Account Authentication (None)

Completed

Using IP Address: 97.106.240.46

Sent: 2/21/2023 8:39:23 AM
Viewed: 2/22/2023 11:16:40 AM
Signed: 2/22/2023 11:18:55 AM

Electronic Record and Signature Disclosure:
Not Offered via DocuSign

In Person Signer Events	Signature	Timestamp
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Editor Delivery Events	Status	Timestamp
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Agent Delivery Events	Status	Timestamp
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Intermediary Delivery Events	Status	Timestamp
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Certified Delivery Events	Status	Timestamp
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Ronald Singh
Ronald.Singh@wyn.com
Wyndham Destinations
Security Level: Email, Account Authentication (None)

VIEWED

Using IP Address: 165.225.222.233

Sent: 2/17/2023 9:56:17 AM
Viewed: 2/17/2023 12:29:35 PM

Electronic Record and Signature Disclosure:
Not Offered via DocuSign

Carbon Copy Events	Status	Timestamp
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Raja Sarma Ganduri
rganduri@gmail.com
Security Level: Email, Account Authentication (None)

COPIED

Sent: 2/18/2023 7:07:53 AM

Electronic Record and Signature Disclosure:
Accepted: 2/18/2023 7:07:01 AM
ID: 18f7a5e4-c4f5-4274-aad3-159d1010a021

Parvathi Ganduri
rganduri@gmail.com
Security Level: Email, Account Authentication (None)

COPIED

Sent: 2/18/2023 7:07:55 AM

Electronic Record and Signature Disclosure:
Accepted: 2/18/2023 7:07:01 AM
ID: 18f7a5e4-c4f5-4274-aad3-159d1010a021

Owner Solutions Team
WVORecoveryTeam@wyn.com
Wyndham Vacation Ownership
Security Level: Email, Account Authentication (None)

COPIED

Sent: 2/22/2023 11:19:00 AM

Electronic Record and Signature Disclosure:
Not Offered via DocuSign

Witness Events	Signature	Timestamp
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Notary Events	Signature	Timestamp
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Envelope Summary Events	Status	Timestamps
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Envelope Sent Hashed/Encrypted 2/17/2023 9:56:17 AM

Envelope Summary Events	Status	Timestamps
Certified Delivered	Security Checked	2/22/2023 11:16:40 AM
Signing Complete	Security Checked	2/22/2023 11:18:55 AM
Completed	Security Checked	2/22/2023 11:19:00 AM

Payment Events	Status	Timestamps
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Electronic Record and Signature Disclosure

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- ii. send us an e-mail to WVRFinancialInquiry@wyn.com and in the body of such request you must state your e-mail, full name, US Postal Address, and telephone number. We do not need any other information from you to withdraw consent.. The consequences of your withdrawing consent for online documents will be that transactions may take a longer time to process..

Required hardware and software

Operating Systems:	Windows® 2000, Windows® XP, Windows Vista®; Mac OS® X
Browsers:	Final release versions of Internet Explorer® 6.0 or above (Windows only); Mozilla Firefox 2.0 or above (Windows and Mac); Safari™ 3.0 or above (Mac only)
PDF Reader:	Acrobat® or similar software may be required to view and print PDF files
Screen Resolution:	800 x 600 minimum

Enabled Security Settings:	Allow per session cookies
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