



May 28, 2020

Jeremiah and Yvette Fowler (Williamson)

RE: Account # 7841 / Issue #

Dear Mr. and Mrs. Fowler,

We thank you again for your patience while we reviewed your recent correspondence. Please find Westgate's response below.

While we respect your position, understand that you were provided full and fair disclosure of the purchase terms on the day of sale. Again, if they felt your questions were not being answered to your liking, it would have been up to you to communicate this with the sales staff or closing officer in order to ensure proper action was taken and refrain from purchasing if it was not.

Although your contract is valid and enforceable, please be advised that on **May 26, 2020**, your account was cancelled in accordance with Page 2, Paragraph #13, of the Contract for Purchase and Sale document (additional copy attached) and was reported to credit. The Developer has the right to retain all monies paid as liquidated damages; therefore, no refund will be issued. You are no longer the owner-of-record for **Account # 40234517841**, and you have no further contractual obligations to Westgate Resorts. Should you have any questions, I have placed my contact information below for your convenience.

Respectfully,

Nicole Mercadante

Nicole Mercadante, Account Manager
Owner Relations Correspondence
correspondence_team@wgresorts.com (Attn: Nicole Mercadante)

Nm/ac
Attachment

CONTRACT FOR PURCHASE AND SALE

Westgate Vacation Villas XV
7700 Westgate Blvd
Kissimmee, FL 34747

SELLER/DEVELOPER
WESTGATE VACATION VILLAS, LLC,
a Florida limited liability company
2801 Old Winter Garden Road
Ocoee, Florida 34761

Purchaser: Jeremiah J Fowler
Yvette C Williamson



As Joint Tenants with Right of Survivorship



Address:

Home Telephone: 2292967907

Business Telephone:

Purchaser (s) agree (s) to purchase and Seller agrees to sell to Purchaser one (1) or more timeshare intervals in the Time Share Accommodations known as WESTGATE , Vacation Villas XV a Time Share Resort, 7700 Westgate Blvd, Kissimmee, FL 34747, pursuant to the terms and conditions of this Contract for Purchase and Sale and the Time Sharing Plan, a copy of which is included with the Public Offering Statement that each Purchaser receives upon execution of a Contract for Purchase and Sale, together with all improvements, easements, rights, privileges and appurtenances pertaining to said Time Share Interest as set forth in the Time Sharing Plan and all Exhibits thereto:

2 - BEDROOM LOFT

Number of Time Share Interests Purchased: 1

Fixed or Floating: All Season - Float Week / Float Unit

Assigned Unit(s) / Unit Week(s) / Year(s):
NN-09 / 19 / WHOLE

First Available Occupancy Date: 2020

Estimated Ad Valorem Tax Assessments: Even Years \$ 124.00

Odd Years \$ 124.00

Estimated Maintenance Assessments: Even Years \$ 959.00

Odd Years \$ 959.00

1. Purchase Price	\$ 20,000.00
2. Closing Charges	\$ 0.00
3. Exchange Membership Dues	\$ 89.00
<i>(In the event Purchaser elects to become a member of the exchange program)</i>	
4. Debt Waiver For Loss of Life*	\$ N/A
5. Debt Waiver For Involuntary Unemployment*	\$ N/A
6. Total (1+2+3+4+5)	\$ 20,089.00
7. Deposit Made this Date	\$ 3,345.26
8. Additional Deposit Due 01/24/2019 / \$214.00 02/23/2019 / \$214.00 03/25/2019 / \$215.74	\$ 643.74
9. Total Down Payment (7+8)	\$ 3,989.00
10. Amount Financed (6 minus 9)	\$ 16,100.00

*Additional information regarding Debt Waiver for Loss of Life and Debt Waiver for Involuntary Unemployment is available upon request. THIS AGREEMENT is subject to the terms and conditions set forth on the reverse side hereof which by reference is made a part hereof.

The developer has limited your resale rights. Any future purchaser (other than a transfer as the result of death, divorce or to an immediate family member) who buys your timeshare interest from you will have severely limited opportunity to reserve occupancy in this timeshare plan.

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.

You may cancel this contract without any penalty or obligation within ten (10) calendar days after the date you sign this contract 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 Contract, you must notify¹ 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 Westgate Vacation Villas, LLC, 2801 Old Winter Garden Road, Ocoee, Florida 34761. 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.

DATE OF EXECUTION

(As to Purchaser) December 31, 2018

 Signature of Purchaser

(As to Developer) December 31, 2018

 Signature of Purchaser



Signature of Purchaser

Signature on Behalf of Seller
40234517841-000 TT 41525
FLORIDA HOME AND BUSINESS REALTY INC. 18025
ANGEL LUIS SANCHEZ PA 39599
EDWARD A LOZOWSKI III 2740
2:30 PM

¹ "Notify", for purposes of Sections 721.06(1)(g) and 721.065(2)(c), Florida Statutes, shall mean that a written notice of cancellation is delivered, by any means which may include certified mail return receipt requested, to the entity designated to receive the notice of cancellation in the statement required by Sections 721.06(1)(g) or 721.065(2)(c), Florida Statutes.