

FINANCIAL SERVICES
1200 Bartow Road
Lakeland, FL 33801

October 12, 2021

USA

Reference: Account Number 42-01-262356

Please note: This offer expires in 30 days

Dear Owner(s):

As you requested, enclosed are the deed in lieu of foreclosure documents that you need to review and sign to transfer your above referenced Vacation Ownership Interest ("VOI"). You must sign each document that requires your signature exactly as your name is typed and the documents cannot be altered or changed in any way. You must sign some of the documents in the presence of a Notary Public, which typically can be located in a bank, law office or real estate office. Failure to sign the documents as instructed will result in lengthy delays in processing the deed in lieu of foreclosure, or the cancellation of the transaction.

1. **Warranty Deed (Special Warranty Deed):** Please sign exactly as your name is typed in the space provided in front of **two (2) witnesses and a Notary Public**. Please also fill in the date where applicable. In addition to providing signatures, witnesses must also print their names on the line where indicated in the presence of a Notary Public. The Notary Public can serve as one witness, but the Notary Public must sign twice, once as a notary and once as a witness. **Grantors cannot sign as witness.** If you are signing while you are outside of the United States, you must sign the deed in lieu of foreclosure in the presence of one of the officers listed on the enclosed Instructions for Signing and Acknowledgment of Documents in Foreign Countries.

2. **Deed-in-Lieu of Foreclosure Agreement:** Please sign exactly as your name is typed in the space provided in front of a Notary Public and fill in the date in the first paragraph. If you are signing while you are outside of the United States, you must sign the lien affidavit in the presence of one of the officers listed on the enclosed Instructions for Signing and Acknowledgment of Documents in Foreign Countries.

3. **General Release:** You should review the entire document. Please sign exactly as your name is typed in the space provided on the last page and insert the date you executed this document. No notary acknowledgment is needed.

Please note that the deed in lieu of foreclosure is being offered contingent upon receipt and examination of a title search being completed to confirm good and marketable title (without any liens, judgments or encumbrances). If we discover a lien, judgment or other encumbrance in the title search, we may ask you to execute and notarize additional documents or we may cancel this transaction and not record the deed in lieu of foreclosure.

You have 30 days from the date of this letter to properly execute and return the documents to our office to **1200 Bartow Road, Suite 14, Lakeland, FL 33801, Attention: Default Administration-DIL**. If you fail to return the documents within the allotted time frame, foreclosure proceedings will begin on your account. Should you have any questions with regards to this matter, please feel free to contact us at 1-800-557-1369 or direct at (863) 656-4200

Your cooperation and assistance in resolving this matter is greatly appreciated.

Sincerely,

VISTANA PORTFOLIO SERVICES, INC.

Default Administration

FAIR DEBT COLLECTION PRACTICES ACT DISCLOSURE

Pursuant to 15 U.S.C. §1692(e)(11), you are hereby notified that this communication is made in an attempt to collect a debt and any information obtained will be used for that purpose.

We are required by the laws of certain states to inform you that this letter is for the purpose of attempting to collect a debt and any information obtained will be used for that purpose. We may be considered a debt collector under the laws of certain states.



SPECIAL WARRANTY DEED

RYAN LOUIS [REDACTED] & K F [REDACTED], HIS WIFE, herein called "**Grantor**," whose address for tax purposes is P.O. Box 22051, Lake Buena Vista, FL 32830, for valuable consideration hereby grants, bargains, sells, aliens, remises, releases, conveys, and confirms to Sheraton Flex Vacations, LLC, a Florida limited liability company, herein called "**Grantee**," whose address is 9002 San Marco Court, Orlando, FL 32819, the following Vacation Ownership Interest(s) ("**VOI**");

Space above reserved for recording information.

VOI Number	VOI Type	Number of VOI Ownership Points
262356-01	ANNUAL	37,000

in the Flex Vacations Ownership Plan, according and subject to the Flex Vacations Declaration of Vacation Ownership Plan ("**Declaration**"), as recorded in Official Records Book 10893, Page 1223, Public Records of Orange County, Florida, and all amendments and supplements thereto, and subject to the Vacation Ownership Documents, as defined in the Declaration, taxes and assessments for the current and subsequent years and conditions, restrictions, limitations, reservations, easements and other matters of record. Such vacation ownership interest(s) is/are a timeshare estate(s) pursuant to Section 721.05(34), Florida Statutes and is/are a parcel of real property under the laws of the State of Florida.

Said Grantor does hereby fully warrant the title of the VOI and will defend same against the lawful claims of all persons or entities whomsoever, subject to:

1. Taxes for the current year and subsequent years.
2. Conditions, restrictions, limitations, reservations and easements of record.
3. Terms and conditions of the Declaration, the exhibits attached thereto, and all amendments and supplements thereto, if any.
4. That certain Mortgage by Grantor to and in favor of Grantee recorded in 20190334581 Official Public Records of Orange County, Florida (the "**Mortgage**").

It is the intent of the parties hereto that the Mortgage shall not merge with Grantee's title to the Property as conveyed hereby. The Mortgage shall remain in full force and effect as a first lien on the Property and Grantee shall have and retain the right to foreclose the Mortgage until such time as Grantee subsequently conveys the Property by Deed recorded in the Public Records. In such event, the Mortgage shall be deemed satisfied and extinguished of record.

The benefits and obligations hereunder shall inure to and be binding upon the heirs, executors, administrators, successors and assigns of the respective parties hereto. The Grantor covenants with the Grantee that the Grantor is lawfully seized of the above property in fee simple; that the Grantor has good, right, and lawful authority to sell and convey the above property, and warrants the title to the above property and will defend the same against the lawful claims of all persons claiming by, through, or under the Grantor, but none other.

Signed, sealed and delivered in the presence of:

GRANTOR(S):

1st Witness

Signature: _____

Print Name: _____

Grantor: RYAN

2nd Witness

Signature: _____

Print Name: _____

Grantor: K F

STATE OF _____

COUNTY OF _____

The foregoing instrument was acknowledged before me by means of physical presence or online notarization this ____ day of _____, 20____, by RYAN _____ and K F _____ who is/are personally known to me or who has/have produced _____ as identification.

Prepared by and return to:
Sheraton Flex Vacations, LLC.
Attention: Default Administration
1200 Bartow Road, Suite 14
Lakeland, FL 33801

Notary Public's Signature: _____

Print Name: _____

Notary Public, State of: _____

Commission No: _____

My Commission Expires: _____

(Seal)

