

June 22, 2021

Thomas Roberts And Marlene Matt
Po Box 224 207 Manson View Drive
Manson, WA 988310224

Re: Ownership 00012012134

Dear Thomas And Marlene:

Enclosed are the papers necessary for purchasing Ownership #00044001399 and combining it with your current Ownership #00012012134. These papers include (1) the Transfer Endorsement Certificate and (2) the Addendum to Vacation Ownership Agreement.

In order to process your request, you will need to sign the Transfer Endorsement Certificate in the presence of a notary. You may each sign your portion of the paperwork and return it by mail to my attention. Although you may already own the account identified on the certificate, your signature is required to acknowledge your ownership's obligations relating to this account. In addition, you are required to sign the Addendum to Vacation Ownership Agreement, which lists the new loan terms. The account must be current in all billings in order to complete the transaction.

If we can be of any further assistance, please feel free to call me at (800) 537-6497, Monday through Friday 8:00 a.m. to 5:00 p.m.

Sincerely,

Contract Administrator

Enclosures

Combine Checklist

■ Paperwork will expire 30 days from date drafted ■

Please complete and sign all documents in blue ink.

- Originals Only.** Faxes and/or copies of signed paperwork cannot and will not be accepted.
- Unauthorized alterations to the verbiage or financial information of the contract will render the contract null and void.
- The Transfer fee that has been paid is non-refundable.
- Owner may only combine one membership per calendar year, regardless of the number of memberships they hold.**
- Transfer fee will need to be repaid if the paperwork expires.**
- Buyer(s) has/have signed the 2 page Contract Addendum.
- Seller(s) has/have signed as the "Transferor," with the Notary Public's signature included.
- Buyer(s) has/have signed as the "Transferee," with the Notary Public's signature included.
- Buyer(s) please send document to Seller(s) after you have signed and notarized.
- The account **must** be current in all billings (for both seller(s) and buyer(s)) before the Combine paperwork can be processed. If either owners account is past due, please send separate checks for the contract and/or dues payment.
- Any outstanding reservation fees must be current before the Combine paperwork can be processed.
- During the time the Combine is in process, the Seller(s) account will be frozen.
- If you wish to have your **new** contract setup on automatic withdrawal, please return the "Pre-Authorized Auto Pay Set-up Form" (enclosed) with the Combine paperwork.
NOTE: If the Pre-Authorized Auto Pay Set-up Form is not returned, a 1% increase of the Annual Percentage Rate stated in the combination contract and subsequently an increase of your new monthly payment will occur. Your monthly payment will not increase more than \$1.00 for each 1,000 credits financed. The automatic withdrawal information of your prior contract will not transfer to the combination contract.
- Please make photocopies of all signed paperwork before mailing and keep for your records. (Additional Copies of paperwork after paperwork is received is an additional \$25.00 per copy.)
- Mail **ALL** pages of the Combine paperwork attention to:

WorldMark by Wyndham
Attention: Transfer Processing
6277 Sea Harbor Drive
Orlando, FL 32821

If you want to receive a confirmation letter via email, please provide your name and email address below and return with the Combine paperwork.

If this page is not returned with the Combine paperwork, a confirmation letter will be sent via mail.

Name: _____ Email: _____

Name: _____ Email: _____

WorldMark, The Club, and
Wyndham Resort Development Corporation
6277 Sea Harbor Drive
Orlando, FL 32821
Phone: (800) 537-6497

Member Number: **00012012134**
Contract Number: **000122100225**
Addendum Date: **06/22/2021**

WORLDMARK, THE CLUB
Addendum to Vacation Owner Agreement - Combining Membership
(Retail Installment Obligation)
(Washington)

WorldMark, The Club, a California nonprofit mutual benefit corporation ("**Club**"), and Wyndham Resort Development Corporation, an Oregon corporation ("**WRDC**"), agree to accommodate Owner's desire to combine multiple Club Memberships to those previously purchased according to the following terms and conditions.

1. Contract.

All of the terms of that Vacation Owner Agreement **00012012134** executed on **08/31/2002** shall apply to this Addendum, except for paragraphs 21, 25, and 27, as amended by any addendums, which shall be amended by paragraphs 2, 3, 4, and 5 of this Addendum. Combined membership vacation credit total **20,000**.

2. Annual Dues.

The new annual dues for this ownership are **\$1,670.36** (U.S. Funds) based on present club dues rates. There will be a one-time billing of prorated dues immediately following the combining of Club Memberships. The annual dues will commence on **07/01/2021** with the first **monthly** payment due approximately 3 weeks after the contract date. Dues paid monthly will be subject to a Dues Processing Fee of \$5.00 per payment, which is subject to change, unless payment is made using an approved auto pay system. Dues shall be payable in advance on a **monthly** basis. Such dues shall be used first for maintenance and operation of Resort Units, then for other expenses authorized in the Club Bylaws. Dues may be increased annually subject to those guidelines set forth in Club Bylaws.

3. Consolidation of Amount Financed.

Any additional amount financed shall be consolidated with the amount owing, and subject to the financing terms of the original contract, as shown in paragraphs 4 and 5, below.

OWNER ACKNOWLEDGES THAT OWNER HAS RECEIVED A COMPLETED COPY OF THIS ADDENDUM AND THAT OWNER HAS BEEN GIVEN A SATISFACTORY OPPORTUNITY TO READ THIS ADDENDUM. OWNER FURTHER ACKNOWLEDGES THAT THE CLUB AND WRDC ARE ENTERING INTO THIS ADDENDUM MERELY TO ACCOMMODATE OWNER'S DESIRE TO COMBINE CLUB MEMBERSHIPS, AND THAT OWNER IS NOT ACQUIRING ADDITIONAL VACATION CREDITS FROM THE CLUB OR WRDC. **OWNER UNDERSTANDS THAT OWNER HAS NO STATUTORY RIGHT TO RESCIND THIS ADDENDUM.**

SCHEDULE OF AMOUNT FINANCED	
Original Amount (Net):	\$26,189.00
Additional Amount (Net):	\$9,000.00
Total Amount Purchased:	\$35,189.00
Total Down Payments:	\$27,088.54
Total Discounts:	\$5,460.00
Principal Paid:	\$35,189.00
Additional Principal Payments:	\$0.00
Amount Financed:	\$0.00

OWNERSHIP PURCHASE PRICE AND PAYMENT SCHEDULE

4. Purchase Price. Owner agrees to pay WRDC the amount of \$0.00 (U.S. Funds) together with the credit service charge ("*Finance Charge*") stated below. Payments shall be credited first on the interest then due, then on principal. Interest will begin to accrue on the date hereof. **This Security Agreement provides for an interest rate of 0.00%. There is a monthly service fee of \$0.00.** This amount is required to be included in the calculation of the Annual Percentage Rate and Finance Charge.

5. Credit Terms. Disclosures Required By: Federal Truth In Lending Act, and State Law. Creditors: WORLDMARK, THE CLUB and WYNDHAM RESORT DEVELOPMENT CORPORATION, 6277 Sea Harbor Drive, Orlando, FL 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:
0.00%	\$0.00*	\$0.00*	\$0.00*	\$0.00; \$0.00*

Your payment schedule will be:

No. of payments:	Amount of Each Payment:	Payments are due monthly, on the same date each month Beginning:
0	\$0.00*	

Service Fee: A \$0.00 service fee has been added to each monthly payment.

Security: You are giving the Club and WRDC a security interest in the Vacation Credits being purchased.

Prepayment: If you prepay the balance due, there will be no penalty.

Late & Other Charges: Owner will be charged a late charge of \$10.00 for each payment or charge that is more than 10 days late, to compensate Club or WRDC for additional carrying and collection costs. Club or WRDC may collect charges of \$15.00 per dishonored check. You may also be charged attorney fees for collection, court costs, and disbursements. Charges may increase as permitted by law.

Variable Rate: Did Owner Enroll in the Auto Pay Plan using Owner's checking or savings account ("*APP*")?
 ___ Yes ___ 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 (1/2%) (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 WRDC's APP, (b) Owner's financial institution is unable or unwilling to participate, or (c) WRDC 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 your loan were for \$10,000.00 at 17.49% for 7 years and the rate increased to 17.99%, your regular payment would increase by approximately \$5.00.

Contract Reference: You should refer to this Agreement for information about nonpayment, default, and the right to accelerate maturity of your payment obligation.

*: The payment amount may be less than, but will not exceed, the disclosed amount of the stated Annual Percentage Rate. Other amounts indicated by an asterisk will be adjusted to reflect the payoff amount as of the date this Agreement is signed.

Owner has been given a satisfactory opportunity to read this Agreement.

NOTICE TO BUYER (OWNER):

(a) Do not sign this contract before you read it or if any spaces intended for the agreed terms, except as to unavailable information, are blank. (b) You are entitled to a copy of this contract at the time you sign it. (c) You may at any time pay off the full unpaid balance due under this contract, and in so doing you may receive a partial rebate of the service charge. (d) The service charge does not exceed 0.00% (must be filled in) per annum computed daily.

X
 Owner (Legal name as appears on valid identification) Date Signed

Thomas Roberts
 Owner Name (Printed)

X
 Owner (Legal name as appears on valid identification) Date Signed

Marlene Matt
 Owner Name (Printed)

WYNDHAM RESORT DEVELOPMENT CORPORATION
 and WORLDMARK, THE CLUB

**Po Box 224 207 Manson
 View Drive**
 Street Address

X
 Authorized Agent
 COMBCONTWA Date Signed

Manson WA 988310224
 City State Zip

**WORLDMARK, THE CLUB TRANSFER ENDORSEMENT CERTIFICATE FOR
ASSIGNMENT OF VACATION OWNER AGREEMENT AND COMBINING
MEMBERSHIPS**

The undersigned registered holder and transferor ("Transferor") of Vacation Owner Agreement No. **00044001399** (the "Agreement") hereby assigns said Agreement to the undersigned transferee ("Transferee"). Transferee agrees to assume the obligations of the Agreement and to abide by the governing policies of WorldMark, The Club (the Club), and Wyndham Resort Development Corporation ("WRDC"). This transfer is subject to the provisions of the Agreement dealing with transfers, including the requirement for approval of the transfer by the Club and WRDC. Transferee hereby acknowledges receipt from the Transferor of the Agreement, the Club's Governing Documents, and the Owner Understanding. Transferee understands that the Vacation Credits being acquired may only be used for stays at WorldMark resorts, a WorldMark affiliated exchange company. Vacation Credits cannot be used for TravelShare benefits.

No other terms, conditions, or representations by the Transferor other than those set forth in this Transfer Endorsement Certificate will be recognized or honored by the Club or WRDC, unless verified in writing signed by an authorized representative of the Club and WRDC.

___ Check here if Transferor and Transferee are "Immediate Family Members" (defined to include parents, spouses, domestic partners, siblings, children and grandchildren). If this paragraph is checked, then by signing this Transfer Endorsement Certificate in the presence of a notary public, Transferor and Transferee each certify and attest that they are Immediate Family Members. WRDC or the Club may request additional documentation to verify the family relationship before completing the transfer. There may be no third party involvement in a family member transfer.

CONTRACT PAYMENTS

Principal Balance: \$0.00
Payoff Amount as of 06/22/2021: \$0.00
Monthly Payment: \$0.00
Next Due Date: 11/15/2008
Amount Overdue: \$0.00
Accumulated Unused Vacation Credits: 12,000

Housekeeping Fees: \$Yes, (1 free annually)
TravelShare Eligible: Y
Membership Type X Premier Standard

MEMBERSHIP DUES

Annual Billing: \$771.31
Remaining Dues: \$193.00
Quarterly Payment: \$192.83
Next Due Date: 07/01/2021
Amount Owning: \$0.00
Vacation Credits Annually 6,000
Annual Award Date: September
TravelShare Eligible Credits 14,000

RESERVATIONS

Transferee understands that the following will or may occur as a result of combining memberships:

The Anniversary Date of the combined membership will be the Anniversary Date of the membership first acquired by the Transferee.

There will be a one-time proration and billing of annual dues.

Combining memberships could result in fewer Weekend Only Bonus Time reservations, and fewer free annual housekeepings.

Transferee assumes responsibility for all Vacation Credits borrowed by the Transferor, and for all reservations booked by the Transferor

TRANSFEROR(S) (Signatures must be notarized, and notary's statement attached)

Signature: _____ DATE _____
Please Print Name: **Patrick Dehuff**

DATE _____

TRANSFeree(S) (Signatures must be notarized, and notary's statement attached)

NOTE: Club Guidelines require that all Transferees must reside at the same address.

Signature: _____ DATE _____
Please Print Name: **Thomas Roberts**

Marlene Matt DATE _____

AUTHORIZED REPRESENTATIVE THE CLUB AND WRDC:

Signature: _____ Date: _____

TravelShareSM
ADDENDUM TO
MEMBERSHIP AGREEMENT

WorldMark Member No. **00012012134**
 WorldMark Contract No. **000122100225**

TRAVELSHARE MEMBER INFORMATION

Thomas Roberts

Applicant #1

Address: **Po Box 224, 207 Manson View Drive, Manson, WA 988310224**

Phone: **(425) 418-0189**

Email Address: _____

Marlene Matt

Applicant #2

Phone: **(425) 338-1203**

Email Address: _____

1. Vacation Credit Purchase for above Member No.

A. Previous Vacation Credits for above Member No.	<u>14,000</u>
B. New Vacation Credits Purchased	<u>6,000</u>
C. Total Vacation Credits for above Member No.	<u>20,000</u>
D. Annual WorldMark Dues for above Member No.* (Payable monthly)	<u>\$1,670.36</u>
E. Monthly WorldMark Dues for above Member No.**	<u>\$139.20</u>

2. TravelShare Dues for above Member No.

A. Number of WorldMark Credits that are subject to TravelShare dues	<u>14,000</u>
B. Monthly TravelShare Membership Dues for above Member No.	<u>\$14.23</u>

3. Totals for above Member No.

A. Total Monthly Dues Payment (Monthly WorldMark and TravelShare Dues Combined)***	<u>\$153.43</u>
B. Monthly Processing Fee (if not paid through and approved auto pay option)	<u>\$5.00</u>
C. TOTAL Monthly Payment	<u>\$158.43</u>

I(We) hereby execute this addendum (the "Membership Addendum") to my(our) TravelShare Membership Agreement to qualify the Vacation Credits included in the WorldMark Contract referenced above for participation in the TravelShare program and agree to abide by the Terms and Conditions set forth in my(our) Membership Agreement as well as the rules, regulations, guidelines, policies and procedures set forth in the TravelShare Program Guide (the "Program Guide"), both of which are incorporated herein by reference as they may be amended from time to time. In the event of a conflict between this Membership Addendum, the Membership Agreement or the Program Guide, the Program Guide shall control followed by this Membership Addendum, and then the Membership Agreement. I(We) understand that acceptance of this Membership Addendum is subject to approval by Wyndham Resort Development Corporation and payment of the TravelShare Dues, as well as other fees as may be charged from time to time.

 Applicant #1 Signature Date

Print Name: **Thomas Roberts**

 Applicant #2 Signature Date

Print Name: **Marlene Matt**

WYNDHAM RESORT DEVELOPMENT CORPORATION

 Authorized Agent Date

TravelShareSM

ADDENDUM TO MEMBERSHIP AGREEMENT

Please initial next to the paragraph that applies:

_____ / _____ **For upgrades within TravelShare:** Depending on your purchase date, your account may be billed for a pro-rated amount which will be the difference from what you were already billed and your new Dues Payment amount. If you have selected an approved auto pay option as method of payment, your pro-rated amount will be included with your auto pay deduction as a onetime occurrence. If you have selected to receive statements, the pro-rated amount will be included in your total amount due. **Please note: The prorated amount may not be due until the second month after your purchase. All subsequent payments will be billed at the new amount reflected above. All funds in U.S. Dollars unless noted.**

_____ / _____ **For upgrades to TravelShare:** Please note that your billing cycle for your WorldMark Dues has been changed from quarterly to monthly. If you have already paid your quarterly dues amount, your account will be credited for the unused months. TravelShare dues will be charged monthly beginning the first month after purchase. Once the credit from the quarterly dues adjustment has been used, you will be charged the remaining balance for your Monthly WorldMark Dues. If you have selected an approved auto pay option as method of payment, your payment will automatically be deducted for the difference. If you have selected to receive statements, the difference will be included in your total amount due. **All subsequent payments will be billed at the new amounts reflected above.**

* Amount may be adjusted subject to any Assessment increases that may be approved by the WorldMark Board.

** Amount may be adjusted subject to WorldMark Assessment previously paid for current use year and any Assessment increases that may be approved by the WorldMark Board.

*** This amount does not include any payments due in connection with the financing of this transaction.

All dues and fees are subject to change. All Funds are U.S Dollars unless noted.



WORLDMARK OWNER INFORMATION

Contract _____

Owner Number _____

Last Name _____	First Name _____ M _____	Social Security Number _____ - _____ - _____
(_____) _____ - _____ Home Phone	(_____) _____ - _____ Alternate Phone (Cell)	_____ _____ _____ Date of Birth (MM/DD/YYYY)
Street _____	City _____ State _____ Zip _____	
If residing at present address for less than two years, please provide former address:		
Street _____	City _____ State _____ Zip _____	
Employer: _____ Name of Company	_____ Job Title	(_____) _____ - _____ Phone Number
Street _____	City _____ State _____ Zip _____	
Closest Relative not living with you: _____	_____ Last Name First Name	(_____) _____ - _____ Phone Number
Street _____	City _____ State _____ Zip _____	

Last Name _____	First Name _____ M _____	Social Security Number _____ - _____ - _____
(_____) _____ - _____ Home Phone	(_____) _____ - _____ Alternate Phone (Cell)	_____ _____ _____ Date of Birth (MM/DD/YYYY)
Street _____	City _____ State _____ Zip _____	
If residing at present address for less than two years, please provide former address:		
Street _____	City _____ State _____ Zip _____	
Employer: _____ Name of Company	_____ Job Title	(_____) _____ - _____ Phone Number
Street _____	City _____ State _____ Zip _____	
Closest Relative not living with you: _____	_____ Last Name First Name	(_____) _____ - _____ Phone Number
Street _____	City _____ State _____ Zip _____	

The undersigned authorize(s) WorldMark by Wyndham (WorldMark by Wyndham is a Registered dba of Wyndham Resort Development Corporation, formerly known as Trendwest Resorts, Inc.) or its designee to verify the information contained herein and make such additional inquiries as may be reasonably related to or associated with this information.

Owner _____ Date _____

Owner _____ Date _____

Pre-Authorized Auto Pay Plan Set-up Form

OWNER INFORMATION

Member Name(s): **Thomas Roberts and Marlene Matt**
 Contract #: **000122100225**
 Member #: **00012012134**

CONTRACT PAYMENT/ DOWN PAYMENT	<input type="checkbox"/> Enroll <input type="checkbox"/> Update	Auto Pay Due Date:	Amount: \$0.00
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BANK INFORMATION	CREDIT CARD INFORMATION
<input type="checkbox"/> Checking* <input type="checkbox"/> Savings* Routing#: _____ Account#: _____ Account Holder Name: _____ Bank Name: _____	Card Type: _____ ** Credit Card #: _____ Name on Card: _____ (As it appears on card)

DUES PAYMENT	<input type="checkbox"/> Enroll <input type="checkbox"/> Update	Auto Pay Due Date: 07/01/2021	Amount: \$158.43
		Frequency: Monthly	

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

MY SAVINGS PAYMENT	<input type="checkbox"/> Enroll <input type="checkbox"/> Update	Auto Pay Due Date: 06/22/2022	Amount: \$0.00***
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BANK INFORMATION	CREDIT CARD INFORMATION
<input type="checkbox"/> Checking* <input type="checkbox"/> Savings* Routing #: _____ Bank Account #: _____ Name on Account: _____ Name of Bank: _____	Card Type: _____ ** Credit Card #: _____ Expiration Date: _____ Name on Card: _____ (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.**
***** My Savings membership fees may vary. Refer to our My Savings Membership Agreement for more details.**

AUTHORIZATION FOR PAYMENT

I/(We) authorize Wyndham Resort Development Corporation, or any of its related or affiliated entities ("Company") to electronically debit or charge to my (our) bank account(s) or credit card account(s) indicated above the amounts due on the dates indicated under the contract(s) and membership(s) described above and any agreement related thereto. I understand that amounts due for maintenance fees and charges may increase due to changes in maintenance fees and charges as provided in my vacation ownership's governing documents, and I (we) hereby authorize Company to adjust the payment amounts due accordingly and to electronically debit or charge to my (our) bank account(s) or credit card account(s) the adjusted amount.

If the payment due date authorized herein falls on a weekend or holiday, I (we) understand that the payment may be executed on the next business day. I (we) understand that 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. Any 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 contract(s) and membership(s) described above or in my (our) vacation ownership's governing documents. I (we) understand that Company may at its discretion attempt to process any rejected or unsuccessful charge again within ten (10) days.

I (we) understand that this authorization will remain in effect until revoked by me (us) either (i) by telephone at 1-866-843-5281 or (ii) in writing by mail to Wyndham Consumer Finance, P.O. Box 98944, Las Vegas, Nevada 89193-8944. I (we) may also revoke this authorization by notice to the financial institution(s) holding my (our) bank account(s) or credit card account(s) indicated above. I (we) agree to notify Company in writing of any changes to my bank account(s) or credit card account(s), or termination of this authorization, at least fifteen (15) days prior to the next billing date. I (we) also hereby authorize Company to update my (our) bank account and/or credit card account details with information received from any card or account updating services.

I (we) acknowledge that the origination of ACH transactions must comply with the provisions of U.S. law. I will not dispute Company's recurring billing with my bank account(s) or credit card account(s) so long as the transactions correspond to the terms indicated in this agreement. I (we) understand that Company reserves the right to terminate this payment plan or my (our) participation therein at any time.

This authorization form cannot be used to change your existing due date. This agreement becomes effective for the next scheduled payment upon receipt of the signed agreement. Please allow up to seven (7) business days for processing.

Authorized Signature on Payment Plan: _____ Print Name: _____ Date: _____
 Signature: _____ Print Name: **Thomas Roberts** Date: _____
 Signature: _____ Print Name: **Marlene Matt** Date: _____

Mail Form to: P.O. Box 98944, Las Vegas, Nevada 89193-8944 For Inquiries: 1-866-843-5281

Enroll Online: www.worldmark.com/Enroll in Auto-Pay

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 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 or go to www.wyndhamvacationresorts.com
 Call (WBW) 888-648-7363 or go to www.worldmarkbywyndham.com

Mail-in Form

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

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.

Apply my choices only to me

Name	
Address	
City, State Zip	
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 Inc. (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 federal law. These measures include 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 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?	Federal law gives you the right to limit only <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 State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.
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>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <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	A formal agreement between nonaffiliated 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

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.