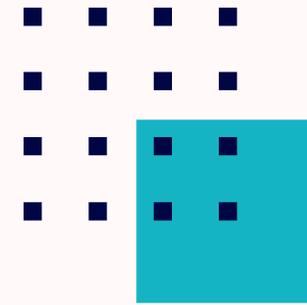




TCR Timeshare
Contract
Resolution



WELCOME TO SPECIALIST TRAINING!



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TRAINING AGENDA

DAY 1

- Orientation
- Timeshare Introduction
- Survey Training
- Financials Training

DAY 2

- OB Script & Recordings
- Rebuttal Training
- Introductory to Pipeline

DAY 3

- Introductory to Convoso
- Review Compensation & Goal Setting
- Specialist Procedures
- Rehash Script Training

DAY 4

- Pipeline & Convoso Training
- Proper Appt Request & Form Fill-in
- Script & Rebuttal Role-Playing

DAY 5

- SHADOW & DIAL



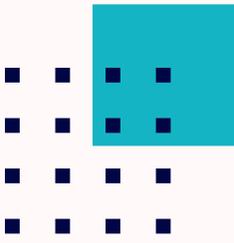


Company Ethos

“We have one universal goal – to be the leading advocate, voice, strength and hope for those who feel hopeless in their pursuit of timeshare resolution.”

We are experienced advocates in the timeshare industry who assist consumers nationwide get out of an unbearable situation. We provide expert strategy and guidance nationwide drawing attention and empathy to consumers when their timeshare developer has failed them. Our process is proven for obtaining successful resolution from unique, complicated timeshare ownership challenges. Our work doesn't stop until we achieve resolution for every client.

Rich & Bo



LEARNING ABOUT TIMESHARE

Timesharing can be a great way to vacation, offering spacious resort-style villas instead of small hotel rooms, plus the option to exchange your stay for destinations worldwide.

However, it only works well if you fully understand what you're buying and avoid anything unclear or unwanted. Timeshares are often sold through sales presentations, where it can be hard to tell what's legitimate. Many attendees face high-pressure tactics, and the promised rewards for attending often turn out to be misleading or only available if you buy.

WHAT IS TIMESHARE?

Timeshare is the arrangement whereby several joint owners have the right to use a property as a vacation home under a time-sharing agreement.

Timeshares are often enticing after all, who wouldn't want to own a little slice of paradise? Buying a timeshare essentially means that you and other individuals are collectively buying a single property and sharing the time that you spend there among you.





TIMESHARE OWNERSHIPS

DEEDED

Is the most common unit of sale. The resort will have a calendar numbering the weeks roughly starting with the first calendar week of the year. An owner may own a deed to use a unit for a single specified week.

For example, week 26 normally includes the 4th of July holiday, week 51, Christmas and so on. If an owner owned Week 26 at a resort he or she could only use that particular week every year. Sometimes units are sold as floating weeks. The ownership will be specific on how many weeks the owner owns and from which weeks the owner may select for the owner's stay.



TIMESHARE OWNERSHIPS



POINTS

In a typical points program, you receive a specified number of points every year, with the number of points you receive established by the terms of your purchase. A points program member may often request fractional weeks as well as full or multiple week stays.

The number of points required to stay at the resort in question will vary based on a points chart. The points chart will allow for factors such as:

- **Popularity of the resort**
- **Size of the accommodations**
 - **Number of nights**
- **Desirability of the season**



THE COST OF OWNING A TIMESHARE

Timeshare prices can vary tremendously based on:

SHARE SIZE

TIME OF YEAR

LOCATION

CONDITION OF PROPERTY



The initial purchase price is not the only cost to consider all timeshare resorts charge owners maintenance fees:

- Maintenance fees may be billed monthly, quarterly, annually, or bi-annually.
- Fee amounts vary by location, season, and points; the average annual fee is about \$1,000.
- Fees are required regardless of whether the owner uses the property.
- Resorts may increase these fees each year; amounts are not fixed at purchase.
- Property taxes are not included and remain the owner's responsibility.

TIMESHARE RESORTS

HILTON
GRAND VACATIONS

Marriott
HOTELS - RESORTS - SUITES


WESTGATE RESORTS

WYNDHAM
HOTEL GROUP

 **MGM RESORTS**
INTERNATIONAL™

Wells
RESORTS


PALACE
RESORTS®


WESTIN
HOTELS & RESORTS®

HYATT
HOTELS & RESORTS


Sheraton

 **Holiday Inn**
Resort


DIAMOND RESORTS
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TIMESHARE SWAPPING & EXCHANGES

Some resort brands own multiple properties and may offer open access, allowing owners to use flex weeks or points at any resort in their network, or an internal system that lets owners swap shares within their portfolio.

Owners may also use outside exchange companies, such as RCI or Interval International, which charge both an annual membership fee and a fee for each exchange.

TIMESHARE FACTS:

- Historically, some developers used high-pressure or misleading sales tactics that created unrealistic expectations for buyers.**
- The industry has also seen unethical or dishonest operators, contributing to a negative public reputation.**
- While sales practices have improved, consumer education is still critical to avoid misinformation and ensure owners get full value from their purchase.**

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TIMESHARE SWAPPING & EXCHANGES

TIMESHARE FACTS:

- **Some people view timeshares as a way to enjoy a dream vacation at the same resort each year.**
- **Developers offer incentives to attend sales presentations, leading many to sit through them for the free gifts.**
- **Despite a poor reputation, most timeshares are legitimate real-estate products.**
- **Owners cannot improve the property to increase its value.**
- **Timeshares are difficult to resell and generally should not be considered investments.**
- **They typically decrease in value over time.**
- **Owners continue paying costs for as long as they own the timeshare.**
- **Even after the loan is paid off, annual maintenance fees remain.**
- **Maintenance fees increase each year.**
- **Payments are required whether the owner uses the timeshare or not.**
- **Missing payments can result in foreclosure.**



CONDUCTING SURVEY & FINANCIALS



MISLEADING & UNETHICAL PRACTICES

MOST COMMON MISREPRESENTATIONS & UNETHICAL SALES TACTICS:

- Buyback program
- Maintenance fees – Locked in
- Down Payment Assistance
- Rental
- Phantom & Ghost Trade (i.e. Foreclosed, repossessed or trade-in)
- Missed Option (available only today!)
- Location
- VIP
- Assigned Personal Coordinator
- Time of Presentation (only 90 minutes of your time!)
- Good investment (gain value, equity, will to family)

MISLEADING & UNETHICAL PRACTICES

MOST COMMON MISREPRESENTATIONS & UNETHICAL SALES TACTICS:

- **Your discounted package price was only good for that day**
- **High pressure sales agents misled, confused, over-stated, even lied to you about what you were buying**
- **The timeshare fails to deliver what you were promised**
- **Your package was grossly over-valued & over priced**
- **You were lured into a timeshare presentation under false pretenses and/or promises of “valuable” gifts**
- **You were coerced into “investing” with grand promises of increased value or equity**

SPECIALIST RECORDING

