Timeshare Remedy

Complete Step-by-Step Presentation, Cost, Rescission, and Exit Guide

THE FAST VERSION

- Never buy in the presentation room.
- Model the exact contract, financing, annual dues, and real nights used.
- Compare cost per used night with matched flexible lodging.
- Treat resale as a separate market and use completed-transfer evidence.
- If you signed and want out, follow the written rescission instructions immediately.

THE COMPLETE STEP-BY-STEP PROCESS

STEP 1 - Decide before the presentation that you will not buy that day

If you want the discounted trip or gift, take the value without treating the presentation as a buying deadline. Keep your ID and card in your possession.

STEP 2 - Hold the presentation to the stated time

When the required time is over, leave. More closers and managers do not create new evidence about the product.

STEP 3 - Reject same-day-only pressure

Do not sign the first day you hear the offer. Preserve the exact offer and take the contract away for review.

STEP 4 - Identify the exact ownership interest

Determine deeded versus right-to-use, fixed week versus floating or points, home resort, season, unit type, points, expiration, exchange affiliation, reservation rules, and transfer restrictions.

STEP 5 - Get the complete purchase and financing terms

Record purchase price, closing costs, developer fees, amount financed, APR, term, finance fees, and the actual payment schedule.

STEP 6 - Get the annual obligation history

Record current maintenance fees, property tax if separate, club dues, exchange membership, reservation or housekeeping fees, confirmed special assessments, and other mandatory charges.

STEP 7 - Do not assume a universal fee-growth rate

Use contract-specific fee history when available. Any future growth rate is a visible scenario, not a fact.

STEP 8 - Calculate actual use value

Use the number of nights you realistically use, not the maximum theoretical entitlement. Compare against similar lodging in the same destination, season, unit type, and booking conditions.

STEP 9 - Calculate hold-period and lifetime cost

Include acquisition, financing, annual obligations, unused-year scenarios, confirmed assessments, and exit assumptions. Keep enjoyment and family preference separate from investment claims.

STEP 10 - Verify resale with exact-interest evidence

Use completed comparable transfers or written offers for the exact resort, interest, season or points, dues, and transfer rules. Asking prices are not completed sales.

STEP 11 - If you signed and want out, act on rescission immediately

Find the exact contract instructions, jurisdiction, deadline language, and required delivery method. Send written cancellation exactly as required and keep proof.

STEP 12 - For an existing owner, contact the developer or association first

Ask for current written surrender, deed-back, hardship, resale, or transfer programs. Do not assume acceptance, timing, fees, or tax treatment.

STEP 13 - Vet outside exit or resale services independently

Verify legal identity, license where applicable, attorney relationship, escrow/payment terms, refund terms, claims, and prior enforcement. Do not rely on guaranteed outcomes.

STEP 14 - Never follow a stop-paying instruction blindly

Default can have credit and ownership consequences without actually releasing the interest. Get competent review before taking that path.

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HARD STOPS / MAJOR RED FLAGS

- Same-day-only pressure or refusal to let you take the contract away.
- Investment, appreciation, rental-income, or easy-resale claims without exact-interest evidence.
- Maintenance-fee stability claims without written history or assumptions.
- High-APR financing presented only as a monthly payment.
- Large upfront exit fee paired with a guaranteed cancellation result.
- Unsolicited ready-buyer claim requiring advance closing, tax, appraisal, or marketing fees.
- Advice to stop paying as the primary exit strategy.
- Impersonation of a government agency, attorney, or recovery service demanding a fee.

CONSUMER WORKSHEET

A. Ownership

Field	Your entry
Interest type	
Home resort	
Season/points	
Expiration	
Reservation rules	
Transfer restrictions	

B. Acquisition

Field	Your entry
Purchase price	
Closing/developer fees	
Down payment	
Amount financed	
APR	
Term	
Finance fees	

C. Annual obligations

Field	Your entry
Maintenance fee	

Taxes	
Club dues	
Exchange fee	
Reservation/housekeeping	
Confirmed assessment	
Other mandatory charges	

D. Use and alternatives

Field	Your entry
Actual nights used	
Comparable lodging nightly cost	
Comparable lodging annual cost	
Cost per used night	

E. Exit/resale

Field	Your entry
Verified resale offer/comparable	
Transfer/closing costs	
Developer/association exit option	
Rescission deadline/method	

SOURCE AND SCOPE

Built from the canonical Timeshare Remedy v2.1 master. The master defines the tool as a contract-specific lifecycle-cost, use-value, resale-evidence, rescission, and exit-risk engine. It explicitly rejects a universal fair price or universal one-dollar resale assumption.

Educational reference only. Timeshare rescission, ownership, transfer, default, tax, and exit rights depend on the signed contract and controlling jurisdiction. This guide does not guarantee rescission, deed-back, resale, or exit results.

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