

**LEGALLY Cancel Your
Caribbean Timeshare
By
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Cancel Your Caribbean Timeshare

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The Caribbean Tourism Explosion

The Caribbean has historically been a favorite vacation spot for foreigners to escape the cold winter months and for spring breakers. However, due to the cheap getaways offered by airlines and hotels, they are attracting North Americans throughout the year, even during “off-season” periods.

Despite the U.S. State Department’s travel advisory against traveling to certain areas of the Caribbean, Americans and Canadians continue to flock there. Consequently, more Caribbean resorts are being converted in the Caribbean, particularly in the Dominican Republic, Jamaica, St. Maarten, Bahamas, and Aruba to meet the growing demand of foreign travelers.

The Dominican Republic has become a vacationer’s playground, and new resorts are filling up beachfront spots from Punta Cana to Puerto Plata. Luxurious all-inclusive resorts have been built along its white sandy beaches that attract foreigners from all over the world, mostly Americans or Canadians, due to the short-distance flights.

Brand name resorts such as *SECRETS*, *ZOETRY*, *DREAMS*, *NOW*, *BREATHLESS*, *AZUL SENSATORI*, *ROYALTON*, and *GRAND PALLADIUM*, are privately owned by separate companies. They partner with the travel club companies, inviting resort guests to a sales presentation through their concierge service. Everybody makes money.

Moreover, because the vacation club resorts are converting to mandatory all-inclusive programs that include food, drinks, and non-motorized activities, many local restaurants are not getting the business they had in the past. Only a few souvenir and jewelry shops are generating an

income, as most foreign guests remain in the resort, oftentimes for safety reasons.

The Timeshare Industry's Standard Marketing Practices

The Local Marketing Tactics

The moment you decide to attend a timeshare presentation, there is a 20 percent chance that you will buy—that day! If you are adamant and say to the sales or marketing rep, *“No matter what, I am not going to buy anything, no matter how good the deal is,”* your chances of buying are even higher.

Many timeshare companies offer a discounted rate at their resort or a nearby hotel in exchange for your attendance in a timeshare sales presentation. For families who live in big cities and do not usually vacation, this could be a great option to take the family on a weekend getaway and experience something they've never experienced before. Often, there is a multitude of amenities to enjoy, particularly for families with children who can spend all day in the pool while their parents attend a ninety-minute timeshare presentation that can end up as an all-day ordeal.

Other incentives offered are digital music devices, discounts to theme parks or live events, and many other items that appeal to a specific demographic, according to their marketing guidelines.

Tourist Destination Marketing Tactics

When you are on vacation, an OPC (off property contact) is the person who may greet you and encourage you to attend a timeshare sales presentation. They have one of the most visible positions within the vacation club industry. Their primary function is simply to bring in guests. They get paid just for bringing in “qualified” guests and paid again when a sale is made. OPCs work with the marketing managers. They work strange hours and sometimes in strange places. They must possess a strong sense of rapid rapport, creativity, and tenacity.

Assertive and sometimes aggressive strategies must be used to have a successful marketing campaign. Usually, attractive gifts such as cash, free activities, or discounts towards otherwise expensive excursions or entertainment are offered to potential guests in exchange for attending a sales presentation. In Orlando, one can expect free tickets to one of the theme parks. What do you think is the most popular theme park in Orlando? You guessed it—*Disney*. The OPC has a budget for each couple.

The Caribbean’s Vacation Club Industry’s Marketing Tactics

Many Caribbean vacation clubs offer a minivacation (minivac) to get you to a presentation. This would normally include a discounted stay at their hotel and sometimes the airfare. When you arrive, you must attend the sales presentation.

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The demographic of foreign vacationers results in a high closing percentage for the developers, so sales reps will do all they can for an opportunity to *pitch* to this group.

Caribbean's Vacation Clubs OPCs

There are OPCs (Off Property Contact marketing reps) who stand by the front door of the resorts to approach guests as they attempt to leave for the day and bribe them with attractive gifts. Some gifts are small, but in some places, you can walk away with \$300 or more in cash. .

OPCs can be found in airports, tourist booths, restaurants, shopping areas, busy tourist areas, cruise ship ports, and beaches. I have even discovered OPCs doubling as taxi drivers!

In some areas, particularly in the Caribbean and Mexico, they are stationed at airports under the guise of transportation, excursions, car rental agents, concierges, or some other visible position. They are familiar with the flight schedules for each airline and know when to be at the right place at the right time. This is their bread and butter. After travelers pass through customs and immigration, guess who is there to assist them with transportation and excursions? You guessed it.

OPCs usually demand a refundable cash deposit from the guests to ensure they will show up at the sales presentation at the agreed time and location. If they don't show up, the OPC gets to keep the deposit.

OPCs are posted at most vacation club resorts that are actively selling vacation club memberships. They are typically

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females disguised as *concierges* or *hostesses* and will reveal their real intent once they connect with a guest. If guests refuse to take a sales presentation, they will continue to make attempts, even if it requires multiple phone calls to their rooms.

Once you agree to attend a presentation, the OPC will immediately become your best friend and help you with excursions and anything else to gain your trust. They are friendly, kind, and seem genuine. This is their job.

For them to get paid, you **MUST** show up. Once you have completed the presentation, they get paid. If you purchase, they get paid a commission with bonuses.

The qualified guests must meet certain “target market” requirements or criteria, i.e., age, sex, marital status, race, religion, income, and the quality of their accommodations. If guests are staying at a cheap hotel, they are not qualified. If you tell them you are staying at a hostel or a Motel 6-style property, you will usually not be invited. Historically, single men are usually not qualified guests, as they do not represent the typical profile of a timeshare buyer.

Each resort has its own qualifications determined by its sales track records. This industry spends lots of money to get you to a presentation. Therefore, they must keep track of who is and who is not buying. The quality or number of gifts offered will depend on the qualifications. For many resorts, certain races, nationalities, and religious sects are unwelcomed because they are typically buyers.

Owner Upgrades

According to some reports, fifty percent of new timeshare business is developed by owner upgrades. This “cash cow” has developed over the years, first by “coercing” deeded owners to convert to points, and secondly, hard selling current owners to purchase more points. A common complaint voiced by existing members is that they were told buying more points or upgrading to the next loyalty level would allow them to sell points or pay maintenance fees, but the programs turned out to be nonexistent.

Upgrades have become a big market to help the industry remain afloat. This market depends solely on current timeshare owners who are sometimes tricked, lied to, and misled into buying more points, tantamount to purchasing another timeshare.

Vacation clubs send their best sales reps to work in their “in-house” sales team. This group of handpicked sales reps is specifically trained to coerce current owners into investing more money during their owner “updates.” The owner updates are opportunities for the company to generate more sales from sometimes already frustrated members.

The answer to any problem that the owner has is always, “*you need to buy more points.*” Whether the issue is availability, exchanging, quality, or size of the room, the answer is always, “*you need to buy more points.*” The sales rep will offer more points at a discount, more free trips (that are not free), and more RCI weeks (worthless) and tell them they can now go anywhere anytime with their improved program—after you sign on the dotted line and give us your credit card.

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There have been many complaints lately due to the prevalence of electronic signing throughout the Caribbean. It's shocking how many times I've heard members were not aware that a credit card in their name was opened and charged. Some did not even know they bought a timeshare until they got home and received correspondence.

iPads and tablets are difficult to read, your initials are stored, and you tap, tap, tap your way into insolvency. One family did not know until they got home that they had purchased \$142,000 in additional points and had \$17,000 charged on a new credit card. They were told they were signing up for a new loyalty program, and the credit card would help them pay maintenance fees. A common trick is to ask the prospect to fill out an application to determine if they are qualified. If they qualify, the person is often never informed that the card was opened and charged.

Marketing Timeshare Exchangers

Timeshare owners who exchange their timeshares to visit a Caribbean resort will certainly be targeted to attend another sales presentation. After they check in, they will be contacted by the resort's marketing staff who will set an appointment for them to attend a sales presentation. The marketing staff will lure them with attractive gifts in exchange for a one-hour sales presentation on what the company offers compared to their own timeshare. The company will often offer them an opportunity to either add to their portfolio or trade in their timeshare for a new one.

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Timeshare exchangers represent one of the highest closing percentages for the industry, which is why many resorts will designate experienced timeshare sales reps to sell them.

Referral Conversions Are Very High

Another tactic that most resorts use is referral programs, where they offer an incentive to owners if they refer their friends and family to attend a sales presentation. Many of the resorts where I worked had very successful referral programs that often resulted in very high closing percentages. Some referral programs offer friends and families similar gifts that they offer the public.

The Caribbean timeshare marketing process is a science that has been mastered by many timeshare developers. Millions of dollars of timeshare products are sold daily throughout the country.

Targeting U.S. Military Personnel

According to Irene Parker, a timeshare volunteer advocate, military personnel are being targeted by Caribbean vacation clubs with a sales pitch that they have a special deal for active military. They might go as far as stating that the resort developers want to show their appreciation for their service to our country by offering a special deal for military families. These “special deals” will come with a price.

Cancelling A Caribbean Vacation Club Membership

There are many reasons why members want to dispose of their Caribbean vacation clubs. Too many sales agents and resorts have broken promises that they made to their clientele, and it is only fair that those who trusted them with their hard-earned dollars be able to depart civilly.

The question you should first ask yourself is, “*Why do I want to get rid of the Caribbean vacation club?*” If the membership doesn’t work the way it was explained, contact the resort to see whether you can resolve the matter amicably.

The reality is that many people of legal age sign contracts without reviewing them, especially the *terms of rescission*. Of the hundreds of owners that I sold to, only a few ever read the entire contract, including lawyers. To make matters worse, sales agents and resorts have ways of dodging the rescission period, as discussed in an upcoming section. Many details such as availability, cannot be determined by reading the contract.

Getting out of a timeshare is like a girl breaking up with her boyfriend. After he has finally wooed her into dating him, the relationship takes a turn further down the road, and she wants out. Of course, his feelings are hurt because he doesn’t want to lose her. He will make threats to her in hopes that she will remain. But in the end, there is absolutely nothing he can do.

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Likewise, there is very little a Caribbean vacation club can and will do should a member express a desire to cancel. Once payments stop, the vacation club begins with phone calls, followed by threatening letters. In too many cases, the vacation club is the one who “breached” the agreement. If you want to cancel. Keep this in mind: They can’t harm you physically. They can’t take your job away. They can’t separate you from your family and loved ones. They can’t prevent you from enjoying life. They can’t even affect your credit score as you will learn later.

How Caribbean Vacation Clubs Avoid The Rescission or Legal Cancellation Period

Anywhere in the world, except Aruba, when you purchase a timeshare, there is a rescission period or period of cancellation. This is the time when you should be able to get out of your contract with a full refund.

According to a *Redweek* article, Dr. Amy Gregory, assistant professor at the University of Florida who has been studying the impact of buyer regret, remorse, and rescission decisions, many timeshare buyers regret their decisions.

***“A whopping 85 percent of all buyers regret their purchase (for money, fear, confusion, intimidation, distrust and other reasons.”
(Weir & Redweek, 2017)***

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The article mentions that 15 percent of timeshare buyers rescind, which is the norm for the industry, according to Jeff Weir of Redweek and Dr. Gregory. Although Dr. Gregory's research includes "interfering information" that causes purchasers to cancel during this period, the article doesn't mention the internal tricks resorts use to deter people from canceling.

When guests desire to cancel, the manager or closer involved in the sale will attempt to talk them out of it. This attempt could involve lowering the purchase price, offering more gifts, reminding them of the dominant reasons why they purchased to prevent them from canceling during the rescission period. For many, this conversation, whether in person or on the phone, can be intimidating and embarrassing, especially for purchasers who befriended the salesperson.

Once the rescission period is over, the purchaser has often lost their original deposit and will be liable for full payment. The salesperson is usually not concerned about the customer once the sale is complete.

I have worked for some resorts where the managers would adamantly state in the morning sales meeting that they were not returning any funds, period.

Most of the time, the salesperson or the VLO (verification loan officer) will explain the contract in a way that will prevent canceling. They may attempt to embarrass you. They may even advise you, at that moment, not to sign the contract if you are thinking about canceling. This persuasive tactic is called a "*take away*," as it lowers the guest's guard. People usually move forward and sign.

In the Caribbean, you have the right to cancel the contract within a certain period—usually five to seven business

days and obtain a full refund if you exercise your right of rescission *in time*.

Don't allow the resort or the salesperson to make you feel guilty for canceling. You're the one who is going to be stuck with this for possibly a lifetime, not them. They've already made their commission the moment you signed the contract, and they make good money.

Why Anyone Can Legally Cancel a Caribbean Vacation Club Membership

If you purchased any Caribbean vacation club membership, you could simply walk away because the contracts are not enforceable in your own country, only the country in which they are written. There is absolutely nothing they can do to your credit. However, the money you have already given them is gone forever.

If you review your documents, you do not own a timeshare but a right-to-use product or a travel club. Most of these companies do not own any of the resorts and hide behind the image of brand-name resorts. They simply rent out some of the rooms. You own nothing but air.

Many operate illegally because they do not have a Caribbean business license in which they sell. Additionally, the vacation club managers do not work for the company and are also unlicensed. This makes your contract "unenforceable," and there is nothing they can do if you want to get out of it.

Moreover, the contract may not be with the organization you signed with, as we will discuss later.

Except for The Bahamas

When you purchase in the Bahamas, it is either a timeshare or a vacation club. If it involved real property, than it is in fact a timeshare. Regardless, you can simply cancel and there is nothing “legally” they can do to your credit rating, unless you took out a loan in your own country to pay for the timeshare.

Concerns Of Those Who Cancel Their Caribbean Timeshare Contracts

I receive emails all the time from those who purchased a vacation club membership in the Caribbean and want to cancel. Their primary concern is that their credit will be affected if they cancel, or that they will be sued.

My reply to this has always been that these vacation clubs outside the U.S. cannot legally impact your credit score. The key word here is “legally.”

I received a particular email from a young lady whose Mexico vacation club obligation is listed on her credit report. I have stated in my former videos that Mexico or Caribbean vacation clubs cannot legally access credit reporting agencies. However, they are using illegal means to accomplish this.

Apparently, some Mexico and Caribbean vacation clubs are using their members’ information to commit identity theft and sending false information to U.S. collection and credit reporting agencies.

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The primary concern of those who want to cancel their Caribbean vacation club contracts is that the companies will come after them by filing a lawsuit or impacting their credit. In fact, you will hear from timeshare attorneys and timeshare cancellation companies that they can do this, and understandably this can scare a lot of people into not cancelling, sending more money, or using the services of a timeshare cancellation company.

The good news is that this is a lie. A Caribbean vacation club cannot come after you for a club membership. They cannot sue you and they cannot affect your credit score. But what they are doing is actually identity theft.

Misusing Personal Information

In reference to the email mentioned above, the Mexico vacation club shared the member's personal information from a credit card application to a U.S. collection company. When she stopped making payments to her original creditor, the debt showed up on her credit report because the U.S. collection agency reported it under a different account without the woman's knowledge. This is why they use a different name that was created by the collection agency and later to the credit reporting agency.

This is illegal and constitutes a federal crime called identity theft. And because it was performed from one country to another, it becomes an international crime.

When I worked as a sales rep for *Unlimited Vacation Club* at *Secrets Resort* in Montego Bay, Jamaica in 2015, the sales staff was required to make a copy of the client's passport

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and credit card without the client's consent. In fact, we were told not to share this activity with the client. I later learned that the copies were sent out of the country to their offices in Mexico.

This is illegal. What is more illegal is that this company didn't have a business license to sell timeshares in Jamaica but was operating under the table under AMResorts brand.

Caribbean Vacation Clubs Are Not Timeshares, But Travel Clubs

If you consider the definition of a timeshare as a "divided interest" amongst many owners, what you own is not a timeshare. It is a travel club membership, no different than joining *COSTCO*.

The Caribbean property owner and the vacation club company are typically separate entities. The vacation club simply rents or leases some of the rooms in the hotel, calls it a vacation club resort, and it is listed with the exchange companies as a "timeshare." Everybody wins; the hotel gets its rental income, plus commissions from the vacation club sales, and the vacation club company makes money off rooms that don't even belong to them.

When I worked at *Azul Sensatori Resort* in Negril, Jamaica for *Prestige Travelers*, a Mexican vacation club, the general manager at the time informed me that there were only two rooms designated for timeshare. The clients who purchased the timeshare at that resort bought specifically to return to that resort, not knowing that their chances of ever getting in were nil.

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Moreover, with more mandatory resort fees and all-inclusive programs throughout the Caribbean, vacation clubs are generating more income from consumers who could get much better deals on any online travel site without a long term commitment.

A reader of my book, *Everything About Timeshares*, contacted me to complain about paying more than five-thousand dollars for a week an all-inclusive resort in Jamaica that she had joined. After doing some minor research, she could have paid thirty-five-hundred dollars for the same vacation at the same resort during the same week without a vacation club membership.

Caribbean Vacation Club Contracts Are Voidable by Default

The contracts that foreigners are signing in the Caribbean cannot be legal, as the person who sold them the vacation club and the signees are not legal representatives of the company. They work for a different company called a “*pagadora*,” a Spanish term for pay company. From my experience, there is no mention of this relationship anywhere in the vacation club contract. Therefore, by its nature, the contract must be voidable, which is why the vacation club companies can state they are not responsible for what is said during the sales presentation.

Moreover, when I worked in Jamaica, the management were mostly illegal Mexicans who ran the operations. This, in itself, constitutes the contracts as unenforceable and voidable.

These contracts clearly state that the jurisdictions are governed by the laws of said countries.

Some of these Mexican travel clubs that operate in the Caribbean islands are registered in Panama. Panama? They are not going sue anyone as it would be costly, futile, and risky for their illegal activities. And besides, they already made a profit the moment purchasers gave them a deposit and the closing costs even before accessing the program or their websites. This is a 100% profit margin for the company from the start. There would be no need to spend money in legal costs.

Caribbean Vacation Clubs Should Have No Maintenance Fees Or Closing Costs

When clients purchase vacation club memberships in the Caribbean, there should be no annual maintenance fees because the properties do not belong to the company, and therefore, should not be charging to care for the property. This is the responsibility of the property owner, not the vacation club members.

I have spoken to numerous Americans and Canadians who own a vacation club membership in the Caribbean who pay maintenance fees of over \$1,000 annually. One purchaser with Diamond Resorts' has an annual maintenance fee of over \$12,000. This is outrageous because there is no property that the company owns that needs to be maintained.

Maintenance fees are traditionally to care for the property and pay for operating costs and other expenses. But, if the travel club does not own the property and probably leases just a few rooms (which may not be enough to cover all

the points sold), why are they charging their members a maintenance fee?

Caribbean Vacation Clubs Cannot Affect Your Credit

If you purchased a vacation club in the Caribbean and want to cancel, whether you have past due maintenance fees or past due monthly payments, this action will not affect your credit, and I will prove it beyond a reasonable doubt.

I worked in the timeshare and vacation club industry in the Caribbean for many years in sales and management. I reviewed hundreds of contracts representing millions of dollars in memberships for some of the most popular vacation clubs in Mexico and the Caribbean islands. Not once did any of the companies perform a credit check before anyone signed the contract or promissory note unless they were applying for a new credit card through Barclay's Bank. Why? It's simple. Caribbean businesses do not have a business relationship with the American credit reporting agencies such as *Transunion, Equifax, and Experian*. This is why Caribbean vacation clubs cannot and will not check your credit before signing you up.

To further prove this, review your most recent credit report. This report will show all inquiries and loans from American businesses only. If you are approved for any loan in the U.S., this will show up as a debt on your credit report. Additionally, your monthly payments will also show up to help

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maintain your credit rating. These are the actions that will affect your debt-to-income ratio.

The only way that it will show up on any credit report is if the loan to purchase the timeshare was with an American financial institution with a U.S. business license and you signed the loan in the United States.

So, if you decide to get out of that Caribbean vacation club, even if you owe them, this action will not affect your credit. If anyone tells you differently, they are giving you dishonest information.

I have reviewed hundreds of contracts in the Caribbean. I know what they can and cannot do. Timeshare attorneys and timeshare exit companies do not share with you what I know about the Caribbean timeshare industry because they have never worked in it.

If you are getting threatening calls from collection agencies, even in the U.S., it still has no impact on your credit rating because the contract was signed in the Caribbean, and the jurisdiction is in the Caribbean.

How to Easily Get Rid of Your Aruba Travel Club

Aruba's laws are different than other locations. When you sign the contract, you own it. *There is no rescission period.*

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However, because Aruba is outside the U.S., you can simply walk away from it. There is no legal obligation to continue making payments. You'll just lose the money you have invested. Kindly write them a letter informing them that you are no longer interested in the vacation club, and you will not be sending them any more funds. Unless you are an Aruban resident, there is absolutely NOTHING they can do legally. The template for this cancellation is at the end of the book. Contact your bank or credit card company to cancel your autopay.

How to Easily Get Rid of Your Jamaica Travel Club

While working in Jamaica as a sales and marketing director at the *Azul Sensatori Resort* in Negril for *Prestige Travelers Travel Club*, , I discovered that the timeshares there are operating illegally. When I learned this, I resigned.

At the time, the Jamaican Government was discussing timeshare legislation, which has since been implemented. However, the timeshare legislation does not include vacation clubs or travel clubs, which is what most “timeshare” resorts are selling in Jamaica.

These vacation clubs are hiding behind brand-name hotels such as *SECRETS*, *SENSATORI*, *ROYALTON*, *IBEROSTAR*, *GRAND PALLADIUM*, and many more that are listed in the RCI and Interval International exchange directories. The club names are *Unlimited Vacation Club*, *Prestige Travelers*, *TravelSmart*, *Palladium Travel Club*, and others. The legal entity of these clubs is outside of Jamaica, mostly in Mexico. The Jamaica timeshare legislation has no effect on the travel club industry.

Jamaica Travel Clubs May Be Illegal

Most, if not all, travel clubs in Jamaica do not have business licenses. From my personal experience as a director of sales and marketing, I learned that the sales funds are diverted to foreign bank accounts, completely circumventing the Jamaican banking system and taxing authorities. Consumers are unknowingly funding what may be considered money laundering within the travel club industry.

In addition to the funds being diverted, the legal addresses for the contracts are not in Jamaica but Mexico, Panama, or the Dominican Republic. If consumers join any of the travel clubs in Jamaica, they have no legal recourse towards the companies, and neither do these companies have any recourse towards consumers. Read the fine print.

As mentioned earlier, *Unlimited Vacation Club* operates under *AMResorts*. This entity includes a collection of luxury all-inclusive resorts, i.e., *SECRETS*, *DREAMS*, *ZOETRY*, and many others. If you read the fine print, the contract is not with the *Unlimited Vacation Club* but a “mediator” with a different company with a foreign address. Although *Unlimited Vacation Club* and *GBS International* are Miami-based businesses, they do not own any of the resorts, do not have business licenses to sell the travel clubs, and send money to foreign bank accounts. The contract was signed on foreign soil, and there is nothing *legally* they can do if members want out.

Because *GBS International* is a “U.S. company” based in Miami, they use their business name to hire U.S. collection agencies to collect on unpaid debts in Mexico and the

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Caribbean islands. This is also illegal, as contracts signed out of the country are “unenforceable” in the U.S.

Moreover, the travel clubs use illegal foreign workers, mostly Mexicans, to run the resorts, making the contracts voidable, as they were signed under illegal circumstances. If disgruntled owners file a complaint with the Jamaican authorities, it is useless. However, if enough owners complain, they might be able to obtain their money back through the U.S. Embassy, a class action suit, or criminal action may result.

To cancel a Jamaican travel club, kindly write them a letter informing them that you no longer have an interest in the travel club, and you will not be sending them any more funds. There is absolutely nothing that they can do. If they threaten you, simply inform them that you are reporting them to the authorities because they are not authorized to do business in Jamaica. Ask them to send you a copy of their business license. The template for this notice of cancellation is at the end of this book. Contact your bank or credit card company to cancel your autopay.

How to Easily Get Rid of Your Dominican Republic Travel Club

Like Jamaica, if you have purchased a travel club membership in the Dominican Republic, you can simply walk away, even if you are still paying for it. The right to use is in the Dominican Republic, and they do not have a connection with any of the credit reporting agencies in the U.S.

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When I worked there, all the travel club contracts were connected to companies in Panama. They have NO jurisdiction over you.

Kindly, write them a letter informing them that you no longer have an interest in the timeshare, and you will not be sending them any more funds. There is absolutely nothing that they can do. Read the contract. The templates for the notice of cancellation is at the back of this book. Contact your bank or credit card company to cancel your autopay.

How To Begin the Process of Legally Cancelling Your Caribbean Vacation Club Membership

Read Your Contracts Thoroughly.

Most contracts will explain how to cancel your vacation club contract during the rescission period. Read it! If you are within the rescission period and do not write the cancellation letter according to the instructions in the contract, the company will simply keep your money. If you want to cancel after the rescission period, you will still need the information on how to cancel.

The following is the information you will need to have handy:

- The legal names of the purchasers.
- The name and address of the vacation club company.

- The name and address of the customer service department, if different than the vacation club company.
 - *Many Caribbean vacation clubs use U.S. companies such as Resort.com or Universal Vacation Club to collect the payments and fees. Although these are American companies, still there is nothing they can legally do because you signed the contract in the Caribbean, the company is in the Caribbean, and the vacation club is in the Caribbean. Some Caribbean vacation club companies have their offices in the U.S. such as Florida or Las Vegas in corporate names, i.e., GBS International or with the same name as the vacation club in the Caribbean. Regardless, because the contract is in the Caribbean, there is nothing they can do but threaten, and this is illegal. You will create a cease and desist letter to stop any ILLEGAL activity. The template for the cease and desist document and other documents is included in this book.*
- The name of your banking institution (if applicable) that pays the maintenance fees if on autopay. If you use your credit or debit card to make maintenance fee payments, you will

need their address or contact information to alert them of your intentions.

- The name and address of any collection agencies or law firms harassing you.

“You Can Never Cancel Your Membership” Is Merely a Scare Tactic

Once you send the Notice of Cancellation, many may harshly inform you by phone, email, or postal service that they will not allow you to cancel, and you are responsible for it for the rest of your life. Some may even threaten to sue you in court and ruin your credit. Keep in mind that the people you are communicating with are employees who have been informed what to say to members who want to cancel. They do not want to lose a member and prevent those maintenance fees from coming in.

Preparing Your Legal Cancellation Documents

Each document is included and formatted in Microsoft Word so that you can make the changes that apply to you.

Notarize All Documents

For each document, make sure it is notarized by a notary with their signature and stamp to confirm their witnessing of signatures.

Legal Notice Of Cancellation Document

The enclosed template of Cancellation Notification will suffice for your purposes.

Once they receive the document, you have legally cancelled your Caribbean vacation club membership. It is gone forever and there is nothing they can legally do about it.

NOTICE OF CANCELLATION

Certified Mail Registered Return Receipt

Date: _____

Your name(s) as written in the contract _____

Your address (street, city, state, zip) _____

Vacation club company name _____

Address _____

Contract account # _____

Subject: NOTICE OF IMMEDIATE CANCELLATION

Dear (vacation club company legal name):

Cancel Your Caribbean Timeshare

This is my legal notice to cancel my vacation club membership with your company immediately for the following reasons:

Respectfully,

Date _____

SIGNATURE

PRINTED NAME

Date _____

SIGNATURE

PRINTED NAME

Enclosures

- Copy of Cancellation Notice
- Copy of Cease and Desist Letter

Notary Signature and Seal

Cancel Your Caribbean Timeshare

Cease and Desist Letter To Collection Agencies

If you receive letters from collection agencies, law firms, or any other entities, the enclosed cease and desist letter will provide them with the legal notice to stop harassing you by phone or email.

If they want to communicate with you, they must send a certified letter.

If they continue to call or email you after they have been legally notified, they are committing a state or federal crime, and you have every right to inform the authorities and file a complaint. This includes law firms.

CEASE AND DESIST LETTER

Via Certified Mail Return Receipt Requested #

Date:

Name:

Street:

City, state, zip code:

Collection agency name:

Street:

City, state, zip code:

RE: ACCT# _____

To Whom It May Concern:

This letter is being sent to you in response to a notice sent to me on _____.

Cancel Your Caribbean Timeshare

With this letter, I hereby formally demand that you immediately CEASE AND DESIST all telephone calls, emails, and letters through the U.S. Postal Service made by your offices to my home or my place of employment.

You are hereby instructed to cease all collection efforts immediately or face legal actions under the Federal Fair Debt Collection Practices Act, 15 U.S.C. Sections 1692(c) and 1482(k), which are applicable to collection agencies such as your company.

If your offices attempt any communication with me, including but not limited to computer-generated calls or correspondence sent to me by third parties, it will be considered harassment, mail fraud, and an extortion attempt to collect on a contract from a foreign entity that I canceled on _____.

If this communication continues, I will file a suit, including criminal charges against your company.

I advise you strongly that you should endeavor to ensure your records are in order before I am forced to take legal action. This letter is a formal request to CEASE and DESIST.

In the interest of avoiding any legal action on my part, I urge you to PLEASE MARK YOUR FILES in accordance with the formal requests made in this letter.

Thank you in advance for your anticipated cooperation in this matter.

Respectfully,

Cancel Your Caribbean Timeshare

Date _____

SIGNATURE

PRINTED NAME

Date _____

SIGNATURE

PRINTED NAME

Enclosures

- Copy of Cancellation Notice

Notary

Letter To Your Financial Institution To Cancel Autopay

If your maintenance fees are attached to an autopay with your financial institution, you need to inform them to stop the payments, and they will stop.

Notice of Cancellation Financial Institution

Via Certified Mail Return Receipt Requested #

Date: _____

Name: _____

Address: _____

Account # _____

Subject: Cancellation of Automatic Payment

I am hereby revoking my automatic payment to (vacation club company name) for automatic payments of _____ (amount).

Cancel Your Caribbean Timeshare

This letter revokes the authorization we previously granted to (vacation club) and access to our personal debit, credit card, or bank account for automatic withdrawals.

We demand that those withdrawals must stop now. Do not, under any circumstances, withdraw a payment for the upcoming date.

Respectfully,

Date _____

SIGNATURE

PRINTED NAME

Date _____

SIGNATURE

PRINTED NAME

Enclosures

- Copy of Cancellation Notice

Notary Signature and Seal

Cancel Your Caribbean Timeshare

Letters To Credit Reporting Agencies

Letters to credit reporting agencies are more of a preventive measure than damage control, as your credit will not LEGALLY be affected. However, the letters inform the agencies you have legally cancelled your Caribbean vacation club obligation with a legal letter of cancellation. They will record this in your credit file. You will send a copy of the letter of cancellation for their records.

Notice of Cancellation

Certified Mail Registered Return Receipt

Date

Your Full Name(s)

Address

Credit Reporting Agency Name

Address

C/O Billing Enquiries

ADDRESS CITY, STATE, ZIP

Account #: _____

Re: Credit Reporting Error

Dear Sir or Madam:

I am writing to inform you that we might be expecting a credit issue in my file with your company and with (Timeshare or Mortgage Company Name).

Cancel Your Caribbean Timeshare

I have attached notarized documents which outlines of my notice of cancellation which have been mailed to (Timeshare company or mortgage company name) through Certified Mail and Return Receipt Requested as proof.

Mark any further attempts by (Timeshare or mortgage company) as disputed.

Sincerely,

Date _____

SIGNATURE

PRINTED NAME

Date _____

SIGNATURE

PRINTED NAME

Enclosures

- Copy of Cancellation Notice

Cancel Your Caribbean Timeshare

Notary Signature and Seal

Send All Documents Certified Mail Return Receipt

Go to the post office and obtain a certified mail return receipt for each party. Each of these forms has a number on it. Record this number at the top of the document in the space provided.

Timeshare Cancellation Course

I have designed a Mexico and Caribbean timeshare cancellation course that has guided countless families out of their vacation club memberships, usually within 30 days. This course is good for Mexico and the Caribbean islands.

To learn more, visit my site *Everything About Timeshares*.

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