

CANCEL YOUR TIMESHARE

Cancel Your Timeshare

Learn How to Deed Back Your
Timeshare to The Resort

BY

WAYNE C. ROBINSON

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TIMESHARE
CANCELLATION MASTERY
Your Journey. Our Expertise.

Timeshare cancellation services charge thousands of dollars to cancel a timeshare while my readers and students are cancelling for the cost of this book. I have been targeted and threatened with legal actions from an attorney for, as he put it, “practicing law without a license,” simply because my very affordable courses work for my students. So, I write this disclaimer that this book is not intended to practice law.

DISCLAIMER

I, Wayne C. Robinson, am not an attorney, and the content provided in this book does not constitute legal advice. The information presented here is intended solely for entertainment purposes and should not be construed as a substitute for professional legal counsel. Any actions or decisions taken by readers based on the contents of this book are done at their own risk.

I, Wayne C. Robinson, hold no liability for the outcomes, consequences, or results that may arise from implementing the information contained within this book. Individual results may vary, and the effectiveness of the strategies and recommendations may differ based on unique circumstances. It is essential for readers to seek qualified legal advice and consultation from licensed professionals regarding their specific timeshare cancellation concerns.

By engaging with this book, you acknowledge and accept that I, Wayne C. Robinson, bear no responsibility for the outcomes or consequences of your actions. It is advisable to consult with a legal expert or an attorney before making any decisions related to your timeshare matters.

This book is not intended to create any attorney-client relationship, and its content should not be considered as a substitute for proper legal representation. Always consult with a qualified professional to address your individual legal needs and concerns.

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STUDENT REVIEWS

“I am so, so thankful for this course and Wayne's guidance. The Mexican timeshare had illegally given my info to a US collection agency who reported it to the credit bureaus, and it was flagged as derogatory and to remain on there for 7 years. With the info I learned here, I was able to have it removed in less than 30 days, and my credit score went back up to where it was prior to the derogatory account being reported.” -**Ami Yarbrough**

“What I really needed to know was in lectures 13-16. However, everything in this course was 100% correct. He was right in how they deceive the consumer, use tactics and tricks to get the sale, and I was surprised to learn that legally they cannot take action against us because they aren't financial institutions and the vacation clubs don't even have licenses. This was super informative and I feel less stressed and more empowered. More importantly, I will never do this again. I am appreciative of Wayne sharing his knowledge to help the consumer win against these fraudulent Mexican vacation clubs.” **Wendy**

“I wish I would have had this course BEFORE going to Mexico!”
-**Eric Baxter**

Irene Parker Review

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“Wayne Robinson is a former timeshare sales agent and executive who worked through Mexico and the Caribbean islands. He is an absolute expert in foreign bought timeshares.” **-Irene Parker, Volunteer Timeshare Owner Advocate and Timeshare Blogger**

“YES! Done! This worked! better than I expected! The book and E-course provided a reliable pathway to achieve the kind of results I would not have achieved on my own. The eCourse and book are exactly what is needed to guide you out of a Mexico travel club and its maintenance fees! For a month, they did try collecting the maintenance fee or tried to get us to reinstate our program... (the calls have now stopped). Wayne’s step-by-step guidance is easy to follow and gives useful advice. Along with the easy to adapt letters, made the process so much less stressful. It showed me how to stand my ground. Thank you so much Wayne for creating and sharing. A much-needed book & eCourse” – **Pamela Harrison.**

“Excellent course. I can't believe how easy it was to get out of my timeshare obligation. I spoke with several timeshare cancellation companies who quoted thousands of dollars to do what this course helped me to do in under 30 days. Everything that the instructor taught me in this course was 100% true. He also provided the documents I needed to cancel and how to reply to the resort after they receive the letter of cancellation. I recommend this course to anyone who wants to get out of their timeshare contract without affecting their credit rating. Thank you so much.” **-Jolene Sue**

Student Reviews

“Hello and thank you Wayne!!!! Completed the course almost a week ago. If I could give Wayne ten stars, I would!! Take the course!!!!!! It is all so worth it!!!!!! Thank you again, Wayne.” Regards,
-Marie Nilsson from Sweden

“The course is well laid out and easy to understand. Wayne also included documents which you could edit according to your situation. If this wasn't enough, he also added a digital copy of his book, Everything About Timeshares. What I liked about the course was the concern Wayne has for his students. If you have a question or need something explained, Wayne follows up in a timely manner.” **-Greg C.**

“This course provided me with an overview of what I wish I knew when I purchased a travel membership club in 2008. I was a single Mom that love to travel and thought this was a great investment for me and my kids. I made an emotional decision without being informed/educated. I appreciate Wayne C. Robinson for sharing his knowledge & educating those of us that have been victims of this scam of an industry. To exit a timeshare /Travel membership Club is terrifying as well. The exit timeshare companies are charging ridiculous fees to exit. Wayne provided the documents needed to exit. I had questions & he responded in a timely manner to assist me with the process. Today, I completed, notarized, and sent certified mail.” **-Janice Butler**

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“This course was perfect for my needs, and I am now empowered to cancel my timeshare deed without incurring high attorney's fees. A huge shout out to Wayne Robinson for putting this information together to help vulnerable consumers everywhere!”

-Celine Hermann

“Thank you, Wayne, for putting together a plan to help be relieved of this Mexican vacation club contract. There is so much useless information out there on the internet. ...I took your course and the information is helpful and gets me going in a direction.”

-Mary Jo Pipkin

INTRODUCTION

Are you feeling trapped by an unwanted timeshare and seeking a legal way out? You're not alone. As a seasoned author and expert in the realm of timeshares, I've received countless messages and comments from timeshare owners desperate to cancel their commitments. Understanding the frustration and confusion that often comes with the timeshare system, I took it upon myself to write an invaluable resource titled "*Everything About Timeshares: Before, During, and After the Sale.*" This comprehensive book serves as a lifeline, offering owners the knowledge and guidance they need to navigate the intricate world of timeshares.

Over the years, I've observed a recurring issue faced by owners in the United States who have fully paid off their mortgages and still wish to cancel their timeshares. My response has often been, "*If the deed is paid in full, what is the problem?*" To address this widespread concern, I made it my mission to craft a tailored solution specifically for those yearning to relinquish their timeshares in the U.S. and return them to the resort.

This book is a step-by-step guide, providing all the necessary information and strategies to achieve a legal and successful

Introduction

cancellation. Before diving into the depths of this invaluable resource, allow me to share a glimpse of my background.

Growing up as an Army brat with a father enlisted in the United States Army, I later served in the U.S. Navy as a journalist on aircraft carriers stationed on the West coast.

In 1994, a turning point in my life led me to pursue my passion for travel and people, eventually leading to my graduation from the prestigious International Tour Management Institute in San Francisco and subsequent career as a motorcoach tour guide.

Embarking on new adventures, I found myself working in guest relations for Royal Caribbean Cruise Lines and later as a flight attendant for Northwest Airlines. My journey continued as a corporate flight attendant catering to esteemed clients, including Fortune 500 companies like American Express, IBM, Universal, as well as celebrities and heads of state.

The timeshare industry eventually became my calling, where I immersed myself in sales, contracts, and marketing across various locations, from the United States and Canada to Mexico and the Caribbean islands. Holding real estate licenses in New Mexico and Pennsylvania, along with being a licensed timeshare salesperson in Nevada, I honed my expertise in the intricacies of the exchange systems, guided by training from RCI and Interval International.

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However, my commitment to integrity and honesty clashed with the unethical and sometimes illegal practices I witnessed within the timeshare industry. Considering this, I chose to step away, dedicating my efforts to advocate for consumers like you.

As an advocate, I have authored three editions of "*Everything About Timeshares*," available on *Amazon* and *Barnes & Noble* websites, equipping readers with essential insights.

Furthermore, I've designed online courses to guide timeshare owners through the legal process of canceling unwanted timeshares in the United States, Mexico, and the Caribbean islands.

If you're eager to break free from the burden of your timeshare, my expertise and resources are at your disposal. With a deep understanding of the complexities you face, I'm here to empower you on your journey to secure a legal and rightful cancellation of your timeshare commitment.

WHAT YOU WILL LEARN

In this section, I am going to present the book takeaways.

1. You will legally take control by deeding back your U.S. timeshare to the resort.
2. You will immediately stop paying maintenance fees.
3. The documents contained in the book will help prevent anyone from illegally harassing you.
4. One document will help prevent and/or remove any negative items from your credit report, if applicable.
5. This book will help you prepare the legal documents to cancel your timeshare obligation.

IF YOUR U.S. TIMESHARE IS PAID IN FULL, YOU CAN EASILY CANCEL WITHOUT AFFECTING YOUR CREDIT SCORE

If your U.S. timeshare is fully paid off and doesn't have a mortgage attached, you have the power to cancel it without any negative impact on your credit score. That's right, folks - freedom from your timeshare is just a few simple steps away.

Firstly, it frees up your financial resources, putting you in control of how you spend your hard-earned money. No more yearly maintenance fees, special assessments, or unexpected expenses draining your bank account.

Secondly, saying goodbye to your timeshare allows you to reclaim your precious vacation time. Instead of being limited to a specific location or timeframe, you'll have the flexibility to explore new destinations and experiences. Imagine the excitement of planning a trip without the restrictions of a timeshare schedule!

But before we dive into the details of canceling your timeshare, let's clarify the situation. When I say, "paid in full," I mean that you've cleared all outstanding balances and no longer owe any money on your timeshare. If you've reached this milestone, congratulations! You're one step closer to regaining your financial freedom.

Cancelling Will Not Affect Your Credit Score

One of the key concerns when canceling any financial obligation is its potential impact on your credit score. However, in the case of a fully paid-off timeshare without a mortgage, you can breathe a sigh of relief. Since there is no outstanding debt associated with your timeshare, canceling it won't negatively affect your credit score. You can confidently pursue cancellation without worrying about any repercussions on your financial reputation.

Your credit score is like a golden ticket to financial opportunities. Lenders, banks, and even landlords use it to assess your creditworthiness. A good credit score opens doors to favorable loan terms, lower interest rates, and more! So, it's only natural to wonder how canceling your timeshare might affect this precious number.

When you cancel your U.S. timeshare after paying it off, there's no need to lose sleep over your credit score. Why? Well, simply put, the timeshare company cannot default on your payment or report anything negative to the credit agencies. Since you've already settled the full payment, your timeshare doesn't fall under the category of outstanding debt that influences your creditworthiness. So, wave goodbye to any concerns about credit score damage and let the cancellation festivities begin!

LET'S REVIEW ALL YOUR OPTIONS BEFORE YOU CANCEL

It doesn't matter why you want to cancel your timeshare after you paid it off. You considered many options on how to cancel it. You might have contacted your bank or financial institution for options to cancel your autopay for maintenance fees. You might have contacted the resort for your options. You might have reviewed social media posts or forums about how to cancel and the experiences of others who also wanted to cancel their timeshares.

Some of you might have searched the internet and perused news articles that stated the only way to cancel your timeshare is to either sell it, give it away, or use a timeshare cancellation service. You have also discovered there are many scams in this market, and you are not sure who you can trust. You have seen lots of negative comments about the scams, which prevented you from doing anything.

I want to tell you that your search is over because I will show you how to cancel your timeshare on your own, just like the cancellation companies do it. One of my life's beliefs has always been if THEY can do it, so can I, and I will show you how.

Let's review all your options before you cancel

Your Options to Cancel

I will share with you all your options on what to do with your unwanted timeshare before your legal cancellation process.

This is your final effort to consider all your options laid out before you.

Keep It

Yes, this is an option. You can keep it and do as you like. If you haven't been vacationing with it, then maybe it's time you considered using it. You purchased it because you believed it was a wonderful way to vacation. However, over time, you may have concluded it hasn't worked out for you for some reason. But this is an option. If you want to know more about how to navigate the timeshare system, get a copy of my book, *Everything About Timeshares*. It sells online.

Walk Away

Yes, you can simply walk away from your timeshare obligation and see what happens. If it is paid in full, then you don't have much to worry about. The most they can do is file a default because you have not paid the maintenance fees. This default is more for their purpose than yours. The only way they can legally place the unit back into their inventory is to file a default. If anything, it might place a small ding on your credit report that wouldn't affect your credit score very

much. If you are elderly and not concerned about your credit rating, this is an option you can take. They cannot sue you or take your house, car, or other possessions. You might receive bothersome letters, emails, or phone calls from their attorneys or collection agencies, but I am sure you can learn to ignore them. Eventually, they'll get it and place it back into their inventory. But this is an option.

Use a Timeshare Cancellation Company

Because there is no mortgage, there won't be a problem for you. However, it will cost you thousands of dollars to cancel it and may take several months because of their heavy load of clients, but it will get done. Do your research to make sure you are not getting into any sort of scam. Do your due diligence.

Use A Timeshare Cancellation Attorney

This is oftentimes, but not always, the same as using a timeshare cancellation company. Some have lawyers, and some do not. Timeshare cancellation attorneys specialize in timeshare cases, and they know what they're doing. Like option number three, it will get done.

Do It Yourself

You can do it yourself for the cost of this book, a notary, and using certified mail. This should cost just under \$50. You will have all the

Let's review all your options before you cancel

tools needed to legally cancel your timeshare obligation on your own without exercising any of the above-mentioned options. We will complete the entire legal cancellation process using the information provided to you in this book.

WHAT THE TIMESHARE INDUSTRY WANTS YOU TO BELIEVE

The News Media and Google Are on Your Side

This is untrue, as the timeshare industry financially contributes and supports the news media and runs Google ads, Facebook ads, and other advertisements, including contributing valuable content to their online platforms and publications. Timeshare cancellation companies and timeshare attorneys generate millions in profits by reminding consumers that they need their services to cancel a timeshare legally. They spend millions of dollars scaring consumers into using their services and it works as the timeshare exit or cancellation industry is a multimillion-dollar business. Thousands upon thousands of frustrated timeshare owners stand in line for a chance to finally get rid of their timeshare obligation even if they must pay a hefty fee to do so. I have also seen blogs from timeshare attorneys who state that the timeshare companies can go after their home, their cars, all their possessions and even their children unless they use their services to cancel their unwanted timeshares. These myths inundate the news media and variety of online news services.

The American Association of Resort Developers (ARDA) is looking out for your best interest

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Many of you have never heard of ARDA, but they are an association that is supposed to protect the integrity of the timeshare industry. Unbelievably, timeshare owners are paying fees to this organization, and most have never even heard of them. One of the ARDA codes is to protect the consumer from the lies of the sales agents and other unethical behaviors from the timeshare company. If that is one of their codes of ethics, then where have they been? They spend more time lobbying and focus on the state level for the timeshare industry, not for the timeshare owners.

The Contract Is Perpetual

There is no way any court will recognize a perpetual timeshare contract. This is an unenforceable contract, as so many factors make it unenforceable. Any contract can be terminated by either party if each party has fulfilled its obligation of the contract. If you have paid off your timeshare and are up to date on your maintenance fees, either party has every right to terminate that contract. Remember, you own the deed, not them. You are in control.

They Can Ruin Your Credit

Well, this is a big one, but again, this is false. If you have fulfilled your obligation, then there is nothing they can do to your credit score. You owe them nothing, and there is no credit to report. If there is erroneous information on your credit report because of your timeshare, you can have it removed by filing a dispute (something

we will cover in this book). Otherwise, the credit reporting agencies will get fined.

They Can Default

They cannot default if you owe them nothing and legally cancel. Once you legally cancel your timeshare, there is nothing they can do about it. They will be returned to the original seller, and you will relinquish all rights and privileges attached to that deed. They have the property in their possession, and if they want to resell (average price \$20,000) the unit and continue to collect maintenance fees, then they must accept the deed back.

You Must Pay Thousands of Dollars To A Timeshare Cancellation Attorney To Cancel Your Timeshare

This belief has built the timeshare cancellation business into a multimillion-dollar industry, and companies are lined up to get a piece of this action. Why? Because it works. These companies cancel billions of dollars of timeshares every year. However, from this simple book, you shouldn't have to spend more than \$50 to complete the same process as the expensive attorneys use. Remember, they are a business, and their number one goal is to generate a profit for themselves and their shareholders, at all costs. They do this using the same process that you will use from this book – sending out legal letters to cancel something that you own. They

have expenses they need to pay, and they need your help to pay them. The choice is yours.

Your Timeshare Obligation Will Be Passed Onto Your Children Whether You Like It Or Not

There is no way the company can pass on a timeshare obligation to your children unless they receive it in a will. For your children to take on your debts after you pass is a lie. However, this is another scare tactic that the timeshare cancellation industry uses to trick them into using their expensive timeshare services.

I hope you feel a lot more comfortable now that I have dispelled many of the myths that scare people into making the wrong decisions about how to cancel their timeshares.

THE INITIAL REQUIREMENTS TO COMPLETE THE LEGAL CANCELLATION PROCESS

To confirm that you are fully qualified to legally cancel your unwanted timeshare, make sure that you meet the following qualifications.

No Mortgage Attached

Make sure that there is no mortgage attached to the timeshare. If you have a copy of the recorded deed, then this is an indication that the names on the deed are the legal owners.

No Back Maintenance Fees Owed

Obtain a copy of your most recent bill regarding maintenance fees or any other fees.

No Liens Attached

Make sure that there are not any liens attached to the deed. This is something that you can certainly ask the homeowner's association. Chances are there are not, but it doesn't help to inquire.

All Owners Must Agree to Cancel

The initial requirements to complete the legal cancellation process

To complete the legal cancellation process, all those listed on the deed must agree to relinquish the deed. If not, then you cannot pursue legal cancellation. If the person listed on the deed is deceased, then you need to speak to a legal professional as I cannot provide any information regarding this area. The simple thing is to use a quitclaim deed to remove the deceased person's name before legally returning the deed to the resort.

CREATE YOUR CHECKOFF LIST

In this section, you will take control by organizing your documents for the legal cancellation process. The following are the items you will need to prepare for this process.

Copy Of the Deed

Confirm your timeshare is indeed paid in full. Have the deed in hand and organize a packet for your cancellation documents.

The deed should have all the names of each owner and has been recorded in the timeshare's county courthouse. Only these names are to be included in all the cancellation documents and each party will sign each document at the designated spaces.

Do not include any other names in the document other than the names listed on the deed.

Copy Of the Contract

Obtain a copy of the original timeshare documents that you received when you purchased. In some cases, the documents are electronic. This doesn't matter. If you have all the documents in your possession and access to valuable information.

Cancel Your Timeshare

The following include the information that you will need to have handy:

- The legal names of the purchasers. This should typically be the same listed on the deed. However, if the deed has different or additional names, the deed takes precedence as this is the document that will be used to cancel your timeshare.
- Any relevant deed recording number and where it has been recorded
- The name and address of the timeshare company
- The name and address of the homeowner's association, if different than the timeshare company.
- The name of your the banking institution (if applicable) that pays the maintenance fees, if on autopay. If you use your credit or debit card to make maintenance fees 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 that may be harassing you.

Make Sure You Are Up to Date on All Fees

Create Your Checkoff List

Obtain a copy of your most recent maintenance fee statement. Make sure that you are up to date with all fees. These fees could include your annual or biannual maintenance fees, any special assessments, or any unpaid fees attached to your timeshare obligation.

HOW TO COMMUNICATE WITH THE HOMEOWNER'S ASSOCIATION

It is very important that you make initial contact with your timeshare's homeowner's association to inquire about your options towards legally cancelling your obligation and deed back the timeshare to the resort.

Resort Deed Buyback and Deed in Lieu of Foreclosure Programs

The first thing you want to do is call or email the homeowner's association and request if they have a deed back or deed buyback or deed in lieu of foreclosure program. Many resorts have a deed buyback program but may not advertise this. Ask them, and they will inform you. Some may want to charge you to return the deed to them, which is up to you if you want to pay them.

From speaking to others, the deed buyback or deed in lieu of foreclosure programs may suggest that you pay one- or two-years' maintenance fees, or some other charges. You do not have to pay them because you are not selling the timeshare to them but rather deeding it back to them whether they like it or not. However, if you choose to pay them, it may make things easier for all parties. However, this is totally your call.

Request for Contact Information

Request for the contact information you will need should you choose to transfer your timeshare from one entity to another. If they begin asking you questions about who you are going to transfer it to, just tell them that you are looking at all your options to transfer it, and that you want to have all your ducks in a row ahead of time. If they ask you if a title company or a timeshare transfer company is going to process it, again, tell them that you are not sure just yet and that you just need the requested information.

You need to take control at this point as they may be very suspicious. All you are asking for is information.

Don't tell them you are going to cancel it yourself, as this can initiate unnecessary conversations and conflicts.

Just request the items that you will need to legally transfer the deed. Ask where to forward the documents and to whom. Include this in your check-off list.

You Can Never Cancel Your Timeshare Is a Scare Tactic

Many may harshly inform you 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. Keep in mind that the people you are

How to Communicate with the Homeowner's Association

communicating with are employees who have been informed what to say to owners who want to cancel. They do not want to lose an owner and prevent those maintenance fees from coming in.

Again, you are in control, so take control and do not accept their answer. Just obtain all the contact information you need and move on.

YOUR LEGAL DOCUMENTS TO CANCEL

Legal Notice of Cancellation Document

The attached sample of Letter of Cancellation Notification should suffice for your purposes. Please make sure that you list as many reasons as possible why you feel compelled to cancel and here are a few that are the most common:

- The salesperson lied to me when I purchased.
- I cannot get the reservations as there is never any availability when and where I want to exchange.
- The maintenance fees have escalated sky high, and I can no longer afford them or justify paying. The salesperson told me that the maintenance fees would not go any higher than the consumer price index. This statement has proven to be untrue.
- I cannot sell it as I was told during the sales presentation. The value of the timeshare has decreased over time and there is no secondary market. In fact, I have seen hundreds of your these very same timeshare for sale on the Internet. Some for

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only \$1.00. There are so many other members selling which makes it difficult to sell.

- The resort is run down, and the property appeal has also decreased.
- I cannot afford to travel anymore. The recession in the U.S. has prevented me from making any more payments. Inflation has got the best of me.
- The COVID 19 pandemic has put a strain on my finances, and I can no longer keep the timeshare
- I lost my job to the COVID 19 pandemic. I cannot make any more payments.
- My spouse died and I no longer travel
- I am in very poor health and can no longer travel.
- I have paid my timeshare and the attached fees, and I just want to get out.

If you were with another person during the lies, then have each witness add and notarize their name to the letter of cancellation.

Along with the notarized notice of cancellation and a list of your reasons for canceling, you will include a quitclaim deed. A quitclaim

deed is used to transfer a property from one person to another. In this case, you are transferring the property back to its original owner, the seller. Once they receive the document, you have legally relinquished ownership of their timeshare. They now have two options.

1. They can bitch and moan and inform you they will not accept this as a cancellation and make idle threats to you.
2. They will inform you they will file the new deed in the local county courthouse and return it to their inventory.

A Quitclaim Deed

A quitclaim deed is the easiest way to legally return the deed back to the resort. This document lists all the legal information necessary for it to be recorded in the property's local county courthouse. A copy of a sample quitclaim deed is included in the Addendum section. The Addendum section includes links to templates for legal documents.

Surrender Deed

A deed surrender is used to relinquish a deed back to its original owner, the seller. By returning this document, you are relinquishing all rights and privileges to the property. Once they receive the document, you have legally relinquished ownership of the timeshare. They have three options.

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1. They can bitch and moan and inform you they will not accept this as a cancellation and make idol threats to you.
2. They can negotiate a buyout option, which may be presented as one- or two-year maintenance fees or something else.
3. They will inform you they will file a default so that they can return the deed to their inventory.

The Addendum section includes links to templates for legal documents.

Letters To Credit Reporting Agencies

Letters to credit reporting-agencies are more of a preventive measure than damage control, as your credit should not be affected by a paid-off mortgage. However, the letters inform the agencies you have legally relinquished your timeshare obligation with a legal letter of cancellation and a quitclaim deed, and you have no outstanding loan or maintenance fee with them. They will record this in your credit file. You will send a copy of the letter of cancellation for their records.

Letter To Collection Agencies

If you receive letters from collection agencies, this cease-and-desist letter will provide them 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.

Letter To Your Financial Institution To Cancel Auto-Pay

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.

Each letter should include the following information:

“Without prejudice.”

Parties involved in a dispute commonly add ‘without prejudice’ to communications when negotiating a settlement. Communications marked as ‘without prejudice’ cannot be used by the other party as evidence in court. This means that parties can speak openly about the matters in dispute without the risk of the other party using that information against them later.

Notarize All Documents

Cancel Your Timeshare

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

Each document is included in the addendum section of this book and formatted in Microsoft Word so that you can make the changes that apply to you.

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.

FREQUENTLY ASKED QUESTIONS

Are there any success stories or testimonials from previous course participants?

Yes. There are several five-star reviews that are displayed on my course preview landing page on the Udemy website under Timeshare Cancellation Courses. However, any other comments from students are sent to my message board through the Udemy message platform and would not be available to the public. Also, some former students may have elected to sign an NDA as part of their negotiation process with the timeshare companies.

Will this timeshare cancellation course provide legal advice?

No, I cannot. I am not an attorney and cannot offer legal advice, nor am I a timeshare cancellation service. However, the course outlines everything you need to know to legally cancel your timeshare.

Will the timeshare cancellation course guarantee that my timeshare will be cancelled?

If you meet the prerequisite requirements, your timeshare will be cancelled when you follow the instructions in the course. Keep in mind that some timeshare companies commit fraud and may use unethical scare tactics to prevent owners from cancelling. The

Frequently Asked Questions

course will take you through those scare tactics and show how to overcome them according to consumer protections laws.

Is the course suitable for all types of timeshares?

No. This course is designed only for U.S. timeshares. For Mexico or Caribbean vacation clubs, get the book *How to Cancel a Mexico Timeshare* or *How to Cancel a Caribbean Timeshare*.

What if I run into legal problems after following the instructions from this course?

If your timeshare is paid in full and there are no outstanding debts and everybody listed on your deed agrees to cancel, you should not foresee any legal issues towards cancelling. However, many timeshare companies are known to engage in illegal and unethical activities, i.e., threats of legal actions, ruin your credit, etc. This is outside the scope of this course, and you will probably need to take legal action against these perpetrators or contact consumer protection agencies. You might want to consult with a professional attorney. Out of the 220 students who took this course, I have not received any negative feedback, or that the instructions from the course failed to cancel their timeshares as of the writing of this book on July 26, 2023.

ADDENDUM

LEGAL FORMS (SOME FREE)

eForms

Rocketlawyer

LegalZoom

Legaltemplates

Legalnature

Legalcontracts

NOTICE OF CANCELLATION LETTER

Certified Mail Registered Return Receipt # _____

WITHOUT PREJUDICE

Date: _____

Your name(s) as written in the deed/contract _____

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

Timeshare Company Name _____

Address _____

Contract Account # _____

Subject: NOTICE OF IMMEDIATE CANCELLATION

Dear (timeshare company legal name):

This is my legal notice to cancel my timeshare obligation with your company immediately for the following reasons:

List all the reasons why you are cancelling:

- 1.
- 2.
- 3.

Cancel Your Timeshare

I have attached a copy of a quitclaim deed and a letter to surrender my deed back to you. I am relinquishing all my rights and privileges to the timeshare/property in return of the deed back to your company.

You may record the deed in the correct legal location, and I look forward to obtaining a notice from you of its recording. If not, I will assume that the timeshare is fully discharged, and we have no more obligations.

I expect a reply from you soon. If I do not hear anything from you within 28 days, I assume that you agree that the timeshare obligation is fully discharged.

Respectfully,

Date _____

SIGNATURE

PRINTED NAME

Date _____

SIGNATURE

PRINTED NAME

Enclosures

- Quitclaim Deed/Deed Surrender Notice

Notary Signature and Seal

DEED SURRENDER NOTICE

Purchasers Notice of Intent to Surrender Timeshare Property/Trust and
Terminate Contract

Certified Registered Mail Return Receipt _____

WITHOUT PREJUDICE

Date:

THIS NOTICE CONCERNS THE CONTRACT FOR DEED
ENTERED into by and between _____
(SELLER) and _____
(PURCHASERS), concerning property located at the following
address: _____.

Purchaser hereby notifies the Seller that Purchaser surrenders the
timeshare property and terminates the Contract. Purchaser waives
any requirements regarding the notice from Seller for termination
and hereby surrenders the timeshare property to Seller. Purchaser
agrees to execute any documents required by Seller to effectuate the
termination of the Contract, if any is required.

Purchaser further agrees and understands that upon surrendering the
timeshare property, all rights, title, interest, and privileges are
forfeited. Purchaser further understands that Seller retains the right
to seek collection of any past due maintenance fees, if any, from
Purchaser.

Cancel Your Timeshare

Date _____

SIGNATURE

PRINTED NAME

Date _____

SIGNATURE

PRINTED NAME

Enclosures

- Quitclaim Deed/Deed Surrender Notice

Notary Signature and Seal

CEASE AND DESIST LETTER
(COLLECTION AGENCY OR LAW FIRM)

Via Certified Mail Return Receipt Requested # _____

WITHOUT PREJUDICE

Date: _____

Name _____

Street _____

City, State, Zip Code _____

Collection Agency Name _____

Street _____

City, State, Zip Code _____

Country, if applicable _____

RE: ACCT#

Cancel Your Timeshare

To Whom It May Concern:

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

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 immediately be made by your offices to my home or to my place of employment.

You are hereby instructed to cease all collection efforts immediately or face legal actions under the Federal Fair Debt Collections 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 extortion attempt, to collect on a contract from a foreign entity that I have cancelled 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 that 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 interests 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.

Addendum

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

Respectfully,

Date _____

SIGNATURE

PRINTED NAME

Date _____

SIGNATURE

PRINTED NAME

Notary

LETTER TO 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 (timeshare company name), for automatic payments of _____ (Amount).

This letter revokes the authorization we previously granted to (Timeshare Company) 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 _____

Addendum

SIGNATURE

PRINTED NAME

SIGNATURE

PRINTED NAME

Date _____

Notary Signature and Seal

THE ULTIMATE TIMESHARE CANCELLATION COURSES

If you would like to be guided step by step on how to deed back your timeshare, enroll in the course The Ultimate Timeshare Cancellation Course.

The course uses a variety of slide presentations, audios, and PDFs to teach owners how to legally deed back their U.S. timeshare back to the resort.

Learn more about the unique course

Mexico Vacation Club Cancellation Course?

If you own a Mexico vacation club and you want to cancel, take the course The #1 Mexico Timeshare Cancellation Course offered by the author. It doesn't have to be paid off and you can owe back maintenance fees and still legally cancel.

Learn more about this unique course.

Visit our website: www.everythingabouttimeshares.com

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