



MEMBER VACATION GUIDE

UVC RESORTS



DEAR UVC RESORTS CLUB MEMBER,

Congratulations! We are pleased to welcome you to UVC Resorts and we know you will enjoy many years of wonderful vacations, exclusive benefits and worldwide travel opportunities which are now available to you as a Club member. The enclosed materials will assist you in using your membership by providing a quick overview of benefits to get you started on the path to enjoying your investment in leisure and discovery.

For detailed information on any of the subjects covered on the following pages, please visit the member website at myuvci.com. Here you can review your Club Rules & Regulations, read newsletter articles, and search for information pertaining to your Club membership and the Villa Group Resorts. You can also access your account to make payments and check the status of your points.

Wishing you many years of wonderful vacations in sunny Mexico and the world.

Sincerely,



UVC Resorts



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YOUR SERVICING COMPANIES



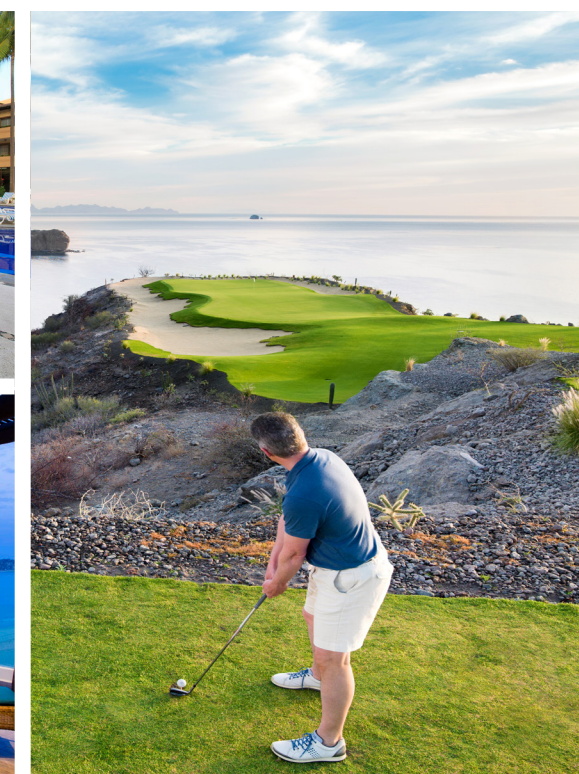
Now that you're a member of UVC Resorts, you'll be delighted to know you're in good hands with a whole team of individuals who are at your service and ready to help make your vacation planning a breeze. The organizations that collaborate on a daily basis to bring you the ultimate in hospitality services The Villa Group, UVC International and ResortCom International Let's take a moment to get you acquainted with the roles of each company.



The Villa Group is the developer that builds and owns the Villa Group family of resorts. Since 1983 they've been building luxury vacation destinations in Mexico and currently boast a portfolio of eight properties in five of Mexico's top rated beach destinations

UVC International (UVCI) is the umbrella organization that oversees the various Resort Clubs (member associations) associated with the affiliated Villa Group Resorts. UVCI is responsible for management of the Clubs' rules, regulations & bylaws, member communications, and servicing our member base. UVCI also oversees the offsite servicing company that handles the bulk of member servicing, reservations and billing.

ResortCom is the servicing company that UVC International has contracted for "off site" functions such as reservations, maintenance fees, loan payments, member services, travel services, and the rental program.



THE VILLA GROUP

FAMILY OF RESORTS

When you bought into Villa del Palmar at the Islands of Loréto, you gained access to the Villa Group family of resorts. Following is a summary of each resort and its unique qualities. Whichever destination you decide is right for your next vacation, each Villa Group resort will offer you the opportunity to laze by a pool, walk miles of golden beach, or take

part in an assortment of resort activities including water aerobics, pool games and an abundance of other water sports! Enjoy outstanding restaurants and join our Entertainment Staff for fantastic evening entertainment. You can also visit your resort Concierge for any special requests, reservations, questions and membership tips.



VILLA DEL PALMAR AT THE ISLANDS OF LORETO

Located in one of the country's most magical settings, it's like nothing you've ever seen. This unique locale is like taking a time machine back to Old Mexico. Loréto is known for its quiet beaches, scenic vistas, rich history and astounding natural habitats. It's in this setting that you'll find the beautiful Villa del Palmar at the Islands of Loréto resort; a perfect complement to that majestic landscape. On the perfectly manicured grounds, various pools come together to form a unique turtle-shaped pool of aqua-blue shimmering waters. The world-class Sabila Spa at this resort features products and services that have been specifically developed for restorative and nutritive powers and for the serenity and enjoyment they offer. Here, you'll experience the kind of vacation that completely recharges and calms you.



VILLA DEL PALMAR CABO SAN LUCAS

Soak up "South of the Border" comfort at our family-friendly property with an emphasis on entertainment. You can't help but smile the minute you see our Willy the Whale water slide. On any given day, you might see a crowd partaking in aqua-aerobics, water volleyball, or simply relaxing in the pool. In addition, the resort hosts a large variety of on-site activities including scuba diving, cooking lessons and theme nights featuring mariachi music, talent shows and more. The property also boasts beachfront access to powdery sand and gorgeous views of the turquoise surf and famous rock formation, El Arco. Thanks to its prime location near downtown Cabo San Lucas, the range of amenities and activities mean your options are limitless.



VILLA DEL ARCO CABO SAN LUCAS

A perfect tropical paradise, flanked by meticulously groomed, white sand beaches with the warm blue Sea of Cortez lapping at your toes is waiting for you. Villa del Arco is a deluxe, five-star, beach front resort where you will receive the royal treatment that you deserve. Experienced professional staff will wait on you and cater to your every whim. Visualize yourself in an upscale setting with world class amenities, overlooking the beautiful Cabo San Lucas Arch "El Arco," yet only a short walk away from downtown Los Cabos and great nightlife. Dramatic pools, luxurious accommodations, delectable creations served in our restaurants and a grand European Spa make this an exclusive getaway.



VILLA DEL PALMAR CANCÚN

You will not believe your eyes when you see the Villa del Palmar Cancun resort for the first time! The developers have spared no expense to create a sumptuous environment of luxury and comfort that will envelope you the moment you step through the door. There are five pools, which include the main pool, shaped like the Villa Group logo flower, and four Jacuzzis located around the pool and deck areas. On the beach, you can relax on luxurious beach beds or visit the Tiki Bar and sway on a real swing while you sip your drink and feel the breeze. The Village Spa offers the ultimate in relaxing spa treatments in a beautiful and unique tropical indoor/outdoor environment.



VILLA DEL MAR PUERTO VALLARTA

Conveniently located in the central hotel zone and ten minutes by taxi to downtown Puerto Vallarta, Villa del Mar combines the best of old world charm and comforts. Featuring an inviting courtyard with a swimming pool and tropical gardens, the resort offers all the amenities of deluxe accommodations combined with the irresistible allure of quaint shops and restaurants in a quiet and captivating setting.



VILLA DEL PALMAR PUERTO VALLARTA

Villa Del Palmar Puerto Vallarta, adjacent to Villa Del Mar, sits nestled on a beautiful tropical beach. A central atrium rises dramatically to a skylight above and Vallarta's glorious sunshine pours down upon eight stories of cascading bougainvillea. The soothing sounds of songbirds in the lush gardens and flowing fountain waters combined with the fragrance of tropical flowers sets the scene for a marvelous night of romance. The architecture, with gently curving arches, traditional tile in harmonious colors and textures, creates an inviting ambiance.



VILLA DEL PALMAR FLAMINGOS

A favorite among members since it opened in 2004, Flamingos provides the ultimate in guest comfort. An expansive swimming pool extends the entire length of the resort, from the Lobby building to the beachfront restaurant and pool-bar below. The pool features wheelchair access, large play area, shallow section for tanning, swimming and exercise areas, waterfalls, water spouts, and arching fountains. This is one pool that everyone will enjoy! With the quaint town of Bucerias to the north, and the lively city of Puerto Vallarta to the south, whatever you are looking for, there is no better place to be!



MEMBER BENEFITS



EXCHANGE COMPANY – INTERVAL INTERNATIONAL

To exchange your time for a vacation at another resort around the world, see the exchange company's directory of resorts at www.intervalworld.com for locations and exchange information. Make your initial reservation by calling Member Services at 866-668-9261, and please let the Member Services Agent know you desire to make an exchange.

REFERRAL PROGRAM

Be a hero! When you refer your friends and family to Villa del Palmar at the Islands of Loréto, you're inviting them to join you in a lifetime of vacation adventures and wonderful memories. But did you know you reap the rewards of a referral as well? The Club offers different referral programs that pay off big-time. They vary from year to year, but range from receiving a scratch-off lotto ticket for the chance to win exciting prizes, to being entered in a referral drawing for the chance to win a dream vacation. Past lucky winners were treated to vacations as lavish as a Mediterranean cruise. For additional information on the referral program call 800-676-9394 or visit www.myuvci.com.

PRE-ARRIVAL CONCIERGE SERVICES:

Our Personal Concierge team will help you create the vacation of your dreams, every time you visit one of the Villa Group resorts. In the months leading up to your travel dates you will be contacted by a Personal Concierge who will become your go-to resource for arranging your transportation to the resort, booking your all-inclusive meal plans and spa services in advance and providing recommendations for restaurants and activities. Your Personal Concierge will confirm that your reservations are in order so you can relax and look forward to your worry-free vacation.

MEMBER RENTAL PROGRAM

You purchased your timeshare for vacationing and for the opportunity to enjoy special moments with family and friends. However, we know that vacations are not always possible and if you need to place your vacation week for rental, UVC Resorts contracted with the Member Rental Program to assist you. The Member Rental Program should be your last choice. This member rental program has been designed as your last “non-vacation” option. It has been designed to assist you with partially offsetting your maintenance fee expense. This is not a “get rich quick” program, but rather a service provided to avoid any vacation week from going unused.

The application process is simple:

The first of October of every year, a link is posted on the Member Rental page of myuvci.com.

- Once you click on this link, you will be presented with a blank rental contract which you must complete, sign and submit electronically.
- You will receive a copy of the completed application via return email. This will serve as your confirmation that your application has been received.
- Member Rental Program closes as soon as all rental slots are filled.
- After all applications have been received, notifications will go out via email regarding the status of your application (whether your week was accepted into the following year’s program or not).





MEMBER SERVICES DIRECTORY



RESORTCOM INTERNATIONAL

P.O. Box 96058
Las Vegas, NV 89193
Phone: 866-668-9088
Fax: 619-209-5920

Office Hours:

Monday thru Friday 6:00 am – 8:00 pm PST
Saturday and Sunday 8:00 am - 5:00 pm PST
Email: memberservices@resortcom.com
Website: www.resortcom.com

MEMBER SERVICES 866-668-9088

Your member services team is here to help you with all that is related to your UVC Resorts Club membership. Here are a few examples of things for which you may want to call your member services agents.

- Reservations – Bookings, Changes, Cancellations
- Vacation Options – Ground Transportation, Meal Plans, Tours & Tour Packages
- Questions – Account & Membership Information/Assistance, Resort Info
- Maintenance Fees – Payments, Set-Up of Monthly or Quarterly Options
- Monthly Loan Payments

- Name Changes, Address Changes, Ownership Transfers
- Vacation Banking/Borrowing
- Exchange Deposits
- Offer Suggestions – Log into your account and CLICK “Ask A Question”

www.myuvci.com

Getting information on your Club membership is at your fingertips. In addition to all the valuable information for planning your next vacation, you can stay up to date with news from the different resorts on the www.myuvci.com website. Here are other helpful things you’ll find there:

- FAQ’s
- Current Promotions
- Annual Event information
- Club Information
- Newsletter/Monthly Blog
- Eagle’s Wings Foundation
- Referral Program
- Rental Program
- Resort Destination information



MAINTENANCE FEES



Your Club relies on the timely payment of maintenance assessments by all Members. As stated in the Club's Rules and Regulations, the obligation to pay maintenance assessments shall be the personal obligation of each Member at the time the maintenance assessments become due and payable, and is not dependent on your use of the property.

THE MAINTENANCE ASSESSMENT IS USED FOR THE FOLLOWING ACTIVITIES:

Operating Fund – In addition to property management, your operating funds provide for on-site Club activities and services, off-site operations that include reservations, reservation systems, hardware and software technologies, maintenance billing, customer service, member communications, general and administrative expenses, legal and accounting fees.

Reserve Expenditures – This money will be going to maintain and improve your Villa del Palmar at the Islands of Loréto Resort. You will see improvements in different areas every time you come to visit us.

OPTIONAL PROGRAMS

There are two optional programs included on your maintenance fee assessment to which members may contribute: On Call Travel Protection Program and Eagle's Wings Foundation. Wings



On Call Travel Protection

Accidents happen! Traveling can be fun and exciting, but when you are far away from home, handling an emergency can be overwhelming. ResortCom has partnered with On Call International to provide medical and travel assistance when you need it most.

The On Call Travel Protection Program provides emergency air evacuation services from Mexico or any other foreign destination to the United States in case of catastrophic injury to either you or your family while on your vacation or exchange and other very valuable medical travel services.

You have the ability to earn a 10% discount by purchasing the insurance program at the time of your maintenance fee payment. For UVC Resorts Club members, the standard version of this program is already included as part of your membership. UVC Resorts Club members may upgrade to the full insurance program for only \$15 at the time you pay your maintenance fee. Call your Maintenance Fees and Loans Department at 866-668-9088 for more information.



Eagle's Wings Foundation

Eagle's Wings is a private Foundation created over ten years ago by the Villa Group and former Club Board member Jim McCarthy. This organization seeks to improve the quality of life in Puerto Vallarta, Cabo San Lucas and Cancun for the less fortunate by providing monetary and organizational support to institutions such as orphanages, free medical clinics and schoolbuilding projects. The foundation appreciates your donations and continued support. To make a donation visit www.eagles-wings-foundation.org.

IMPORTANT MAINTENANCE FEE PAYMENT INFORMATION

OCTOBER	NOVEMBER 30TH	DECEMBER 1st
Maintenance fee assessment bills are mailed	Maintenance fee payments due (see Payment Options for more details)	Delinquency date – late fees will be assessed

MAKE A PAYMENT: Call your Member Services agent or log into your account at myuvci.com

QUESTIONS? Call your Member Services agent or log into your account at myuvci.com and click on "ASK A QUESTION."

PAYMENT OPTIONS:

We make it easy and convenient to pay your Maintenance Fees according to your preference.

Choose the Monthly Auto-Pay Option, the Quarterly Option or the Yearly Option.

Call your Member Services agent or log into your account at myuvci.com for information and enrollment details.

PAYMENT INSTRUCTIONS

CREDIT CARDS:

We accept Visa, MasterCard, Discover, or American express. Pay online at www.resortcom.com or a member services agent can process your payment over the phone without any additional fees.

BANK DEPOSITS (RAP):

You have the option to submit your monthly loan payments conveniently through your bank. To get your personal RAP (Receipt of Automatic Payment) information please contact your Member Services Specialist tollfree at 866-668-9088 to generate and provide you with this code.

WIRE TRANSFERS:

For all wire transfers, your account number must be on the wire instructions so that your payment may be properly credited. Your account number is located at top of the letter included with this package.

If your payment will be made by wire transfer, please send your wire to the following bank accounts:

FOR DOWN PAYMENTS:

Send to:	Citibank #653 - Solana Beach 740 Lomas Santa Dr. Solana Beach, CA 92075
Bank Routing (ABA) Bank	3222-7172-4
Account Name:	VDP Loreto DP Reco
Bank Account Number:	2032223219

MONTHLY PAYMENTS AND CASHOUT PAYMENTS:

Send to:	Citibank #653 - Solana Beach 740 Lomas Santa Dr. Solana Beach, CA 92075
Bank Routing Number:	3222-7172-4
Bank Account Name:	VDP Loreto Trust
Bank Account Number:	2026752418

IMPORTANT NOTE: Please Include Account Number with Wire Transfer

UVC RESORTS MEMBER BENEFITS

BENEFIT	DESCRIPTION	DEADLINES / TERMS	FEE	CONTACT
VILLA PREFERRED ACCESS	<ul style="list-style-type: none"> VPA Member Exclusive Toll Free 800 Number VPA Member Check-In Desk/Multi-Day Check-In Gold Card Benefits and Discounts Member Medical Travel Protection (On Call International) Save and Borrow Up to 5 years Preferred Time Use for Pro-Rated Maintenance Fee Preferred Reservation Status - 24 Month Booking Window Priority Room Assignments & Suite Exchanges First option Member Rental Program One Cancellation Fee Waived Per Year Split Weeks - minimum of two night stay Added Flexibility in Booking Season and Unit Type Daily Use Available Upon Availability 	<p>VPA Members Only - Deadlines for Reservations and Vacation Banking.</p> <p>VPA Deadline November 1</p>	VPA membership offers many benefits that are not fee-based	<p>Loréto VPA Members:</p> <p>1-866-668-9088</p> <p>www.myuvci.com</p>
ELITE/RESIDENCE CLUB	<ul style="list-style-type: none"> All VPA benefits listed above, PLUS: Additional booking windows Wait listed reservations Auto upgrades prior to check-in, based on availability VIP resort amenities and check-in 	<p>Elite Members Only - Deadline for Reservations and Vacation Banking</p> <p>Deadline: November 1</p>	Elite membership offers many benefits that are not fee-based	<p>ELITE/RESIDENCE CLUB:</p> <p>1-866-303-9053</p> <p>www.myuvci.com</p>
PREFERRED POINTS	<ul style="list-style-type: none"> Additional Preferred Points available for the cost of the Maintenance Fee. 	<ul style="list-style-type: none"> Equal to the number of weeks owned. Can be booked 12 months out. Use between May and October each year until expiration of contract. Can be exchanged with Interval International. 	Maintenance Fee Rate	<p>Loréto VPA Members:</p> <p>1-866-668-9088</p> <p>www.myuvci.com</p>
MODIFYING YOUR RESERVATION	<ul style="list-style-type: none"> Members with a reservation, but needing to reschedule or modify existing reservation 	<p>VPA may modify one reservation per year at no cost if more than 30 days in advance.</p> <p>If 30 days or less in advance:</p>	\$130 fee	<p>Loréto VPA Members:</p> <p>1-866-668-9088</p> <p>www.myuvci.com</p>

UVC RESORTS MEMBER BENEFITS

BENEFIT	DESCRIPTION	DEADLINES / TERMS	FEE	CONTACT
VACATION BANK	<ul style="list-style-type: none"> Save any weeks you are unable to use in the current year to the next year, for up to 5 years. ALL members must call by the deadline to Vacation Bank. Weeks are NOT automatically banked. If week is already expired, reinstatement fee applies Biennial members can only bank to the next use year 	VPA Deadline: November 1	No Vacation Bank fee for VPA Members, \$70 After Deadline	Loréto VPA Members: 1-866-668-9088
VACATION BORROWING	<ul style="list-style-type: none"> Borrow up to 5 years of your vacation points to use during the current year Biennial members can only borrow to the next use year 	Some restrictions may apply in first year of membership, \$70 After Deadline.	No Vacation Borrow fee for VPA Members	Loréto VPA Members: 1-866-668-9088
EXCHANGE	<ul style="list-style-type: none"> Exchange your week to over 3,000 worldwide resorts through Interval International (II). 	Terms and Conditions available from exchange company directly.	Interval International Fees Apply	Interval International: www.intervalworld.com 1-(800)-634-3415
ADDITIONAL NIGHTS	<ul style="list-style-type: none"> Book one or more nights in addition to the time that you own. Allows for extended trips! 	Subject to availability	Members receive 30% - 40% off the rack rate.	Loréto VPA Members: 1-866-668-9088
GUEST CERTIFICATES	<ul style="list-style-type: none"> Share the fun of resort vacationing with a friend, family member or business associate when you send a guest to use your week (pre-arrange for guest use). 	Guest must be at least 25 years of age. There will be a \$500 deposit for guests under 25.	\$35	Loréto VPA Members: 1-866-668-9088
AIRPORT SHUTTLE SERVICE	<ul style="list-style-type: none"> Airport transfers are available to Villa del Palmar at the Islands of Loréto If you are traveling to one of the Villa Group resorts in Puerto Vallarta or Los Cabos, shuttles are available from the airports directly to the Villa Group Resorts Please be sure to present vouchers 	Suggested to schedule transportation at least 14 days prior to arrival.	Varies by resort. Please call Member Services for information.	Loréto VPA Members: 1-866-668-9088

UVC RESORTS MEMBER BENEFITS

BENEFIT	DESCRIPTION	DEADLINES / TERMS	FEE	CONTACT
MEAL PACKAGES SPA PACKAGES SPECIALTY BASKETS	<ul style="list-style-type: none"> Pre-book all of your Meal Packages and Spa services, packages are available for each resort You can order a special basket for a Honeymoon, Anniversary or Birthday Have your room pre-stocked with wine, beer, chips, fruit and other specialties when you arrive Get discounts on Golf, reserve tee times. 	Suggested scheduling time frame is at least 30 days in advance, but no less than 14 days prior to arrival	Fees vary based on programs	Loréto VPA Members: 1-866-668-9088
MEDICAL TRAVEL PROTECTION	<ul style="list-style-type: none"> (On Call International) Peace of mind when you travel. Coverage with the use of your time at any resort in the world 	You are automatically enrolled as a Loreto member.	VPA Members - Free	Loréto VPA Members: 1-866-668-9088
MAINTENANCE FEE PAYMENT OPTIONS	<ul style="list-style-type: none"> Installment plan to pay maintenance fees in 4 quarterly payments Installment plan to pay maintenance fees in monthly payments 	Members must re-enroll each year in the Monthly or Quarterly payment plan, and return consent forms by deadline for validation.	Fees Vary	Loréto VPA Members: 1-866-668-9088 www.resortcom.com
ACCELERATED USE BENEFITS	<ul style="list-style-type: none"> All VPA benefits, PLUS: Accelerated use benefits 	Allows you to borrow up to 5 years from the back of your contract. Some restrictions may apply	MF due at current year rate	Loréto VPA Members: 1-866-668-9088
POINTS REDEMPTION PROGRAM	<ul style="list-style-type: none"> Ability to use points to purchase resort products and services in addition to booking reservations. Program includes all-inclusive meal plans, spa services, resort services and in-room amenities. Items may be purchased in advance or on property. Menu of items is available online at myuvci.com 	Cash requirement – At least 50% of each service must be paid for in cash with points being used for the remaining balance.	Prices vary per product or service purchased, and differ by resort. There are no service charges in addition to item cost.	Loréto VPA Members: 1-866-668-9088

ONLINE RESOURCES

CLICK ON ANY OF THE BELOW LINKS TO FIND OUT DETAILED INFORMATION ON SUBJECTS COVERED IN YOUR VACATION GUIDE.

Villa Group, UVCI & ResortCom



INTRODUCTION TO RESORTS

The Villa Group Family of Resort

Villa del Mar Beach Resort & Spa

Villa del Palmar Beach Resort & Spa Puerto Vallarta

Villa del Palmar Beach Resort & Spa Flamingos

Villa del Palmar Beach Resort & Spa Cabo San Lucas

Villa del Arco Beach Resort & Spa Cabo San Lucas

Villa del Palmar Cancun Luxury Beach Resort & Spa

Villa del Palmar Beach Resort & Spa at the Islands of Loreto

ADDITIONAL MEMBER BENEFITS

Exchange Company – Interval International

Referral Program

Eagle's Wings Foundation

On Call Travel Protection



www.myuvci.com

Toll Free USA/CAN

866 668 9088