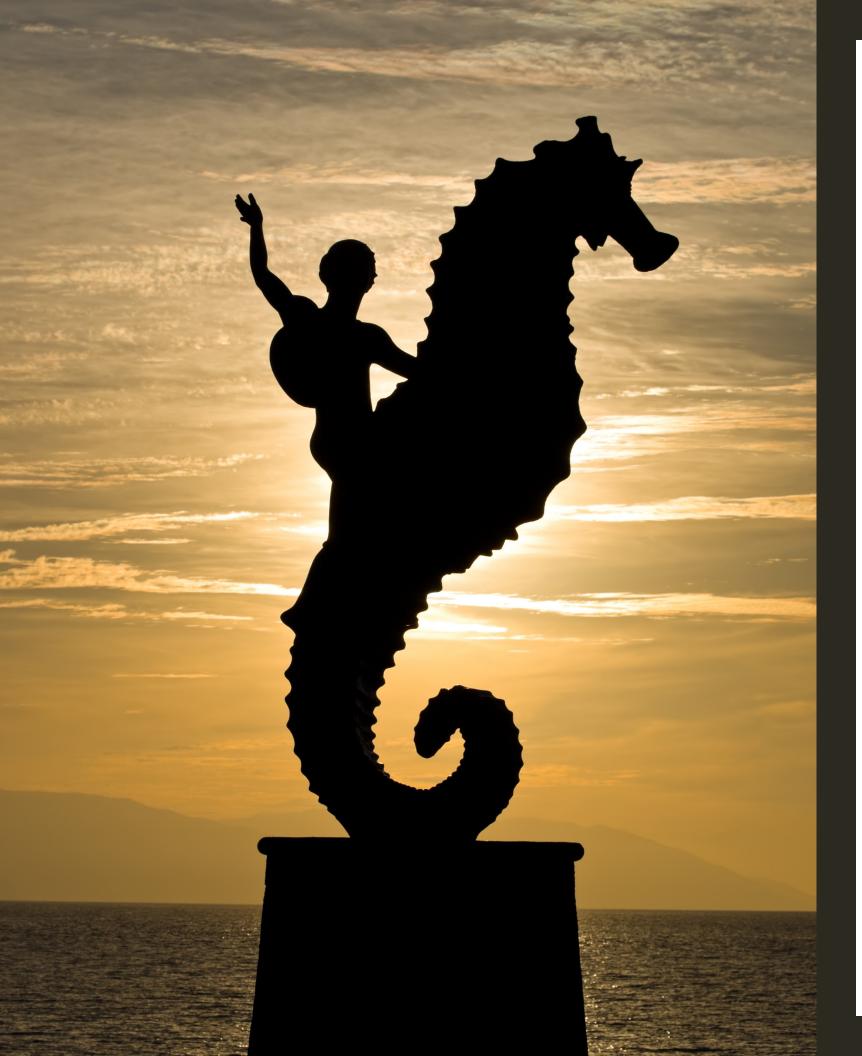




MEMBER VACATION GUIDE

GARZA BLANCA RESIDENCE CLUB



DEARGARZA BLANCA RESIDENCE CLUB MEMBER,

Congratulations! We are pleased to welcome you 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.

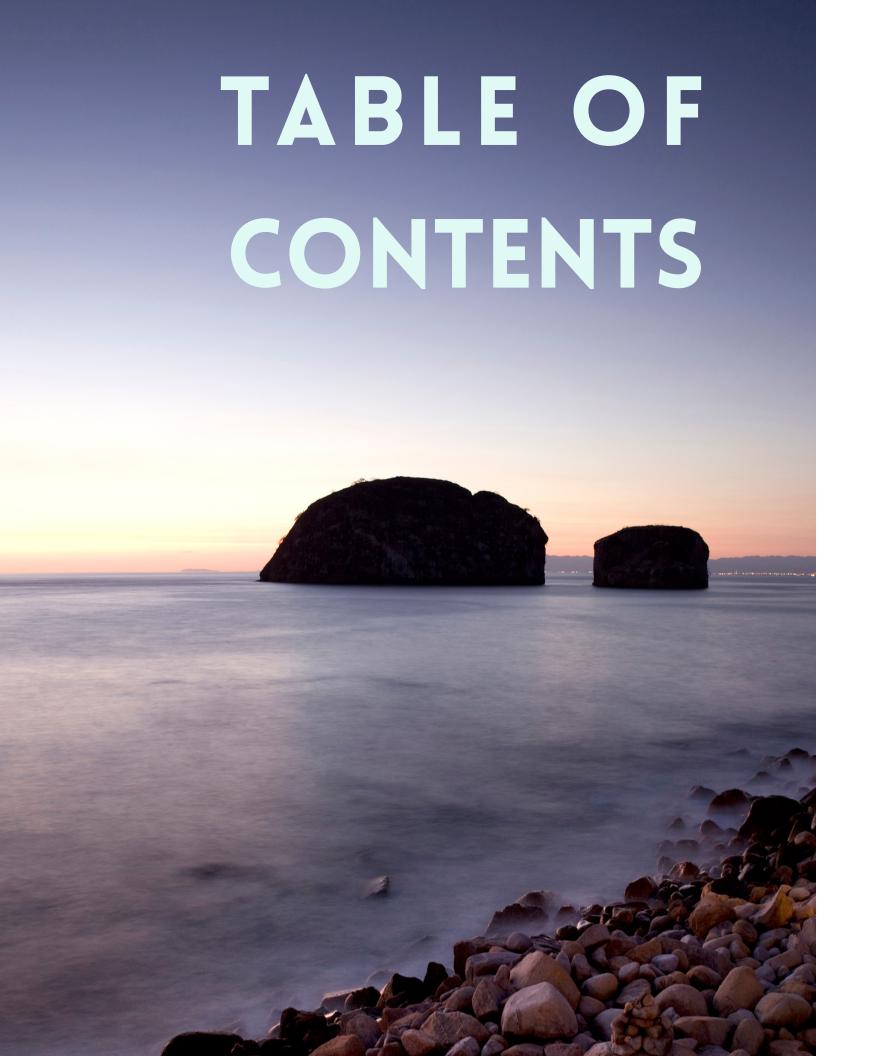
For detailed information on any of the subjects covered on the following pages, please visit the member website at garzablancaresidenceclub.com. Here you can review your Club Rules & Regulations, read newsletter articles, and search for information pertaining to your Club membership. You can also access 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,



Garra Blanca Residence Club



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YOUR SERVICING COMPANIES

ow that you're a member of Garza Blanca Residence Club, 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 are UVC International and ResortCom International. Let's take a moment to get you acquainted with the roles of each company.

UVC International (UVCI) is the umbrella organization that oversees the various Resort Clubs (member associations). 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.









GARZA BLANCA

hen you bought into Garza Blanca Residence Club, you gained access to all the Garza Blanca Destinations. Following is a summary of each resort and its unique qualities. Whichever destination you decide is right for your next vacation, each Garza Blanca resort will offer you the opportunity to laze by a pool, walk miles of golden beach, or

DESTINATIONS

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.





GARZA BLANCA RESIDENCE CLUB PUERTO VALLARTA

Amidst tropical paradise, Garza Blanca is cradled between the lush green jungle and luminous blue waters of the Pacific Ocean. Directly behind the Residence Club lays the Sierra Madre mountain range, an area still mostly uninhabited; as a result, many flora and fauna remain safe in their natural setting, with minimum human intervention. Many areas are only accessible by foot or horse, undoubtedly making it the perfect location for adventure. Garza Blanca offers more than a vacation, harmonizing a luxury five-star Resort, while providing the exclusivity and autonomy of a private property with highly experienced staff to meet all of your vacation needs flawlessly.



HOTEL MOUSAI PUERTO VALLARTA

Hotel Mousai in Puerto Vallarta sets the pace for a new generation of designer hotels, where fresh flirtatious aesthetics and cutting-edge comfort will inspire you to live sensationally. An eclectic yet precise fusion of imagination, contemporary design and inventive functionality generates spaces of artistic magnitude and dazzling personality - a gallery of experiences and creativity. Each area is its own showcase, each room is a distinct work of art, each space evokes a discrete emotion and character, each one of you becomes part of Hotel Mousai's uniquely lavish fabric.



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.



MEMBER BENEFITS



EXCHANGE COMPANY - RCI SIGNATURE SELECATIONS

To exchange your time for a vacation at another resort around the world, see the exchange company's directory of resorts at www.rci.com for locations and exchange information. Make your initial reservation by calling Member Services at 877-722-4592, and please let the Member Services Agent know you desire to make an exchange.

REFERRAL PROGRAM

Be a hero! Recommend a friend with Garza Blanca's exclusive referral program, Friends Count and surround yourself with kindered spirits inspired by quality and good times ahead. All you have to do is introduce your friends and family to the incredible rewards program and you will open doors of fantastic vacation experiences in paradise to your favorite people. And because sharing works both ways, to thank you for your loyalty and recommendations you will become entitled to receive Friends Count rewards (cash substitute) for eligible referrals that attend a Garza Blanca Sales Presentation. Redeem your rewards and use towards making paradise just a little bit more perfect. Sharing becomes a win/win scenario at Garza Blanca Residence Club. Start today by calling 855-330-7218 or email friendscount@garzablancapreserve.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.

MEM BER SERVICES DIRECTORY



RESORTCOM INTERNATIONAL

P.O. Box 96058

Las Vegas, NV 89193

Phone: 877-722-4592 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.garzablancaresidenceclub.com

MEMBER SERVICES 877-722-4592

Your member services team is here to help you with all that is related to your Garza Blanca 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.garzablancaresidenceclub.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.garzablancaresidenceclub.com website. Here are other helpful things you'll find there:

- FAQ's
- Print a confirmation letter
- Current Promotions
- Club Information
- Suite layouts
- Monthly Blog
- Referral 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 Garza Blanca Residence Club reosrt. 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.





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 Garza Blanca Residence Club members: the standard version of this program is already included as part of your membership. Garza Blanca Residence 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 1-877-722-4592 for more information.



EAGLE'S WINGS FOUNDATION

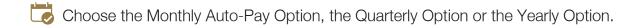
Eagle's Wings is a private Foundation created over ten years ago by the Villa Group and former Club Board member Jim McCarthy. This organization seeks to improve the quality of life in Puerto Vallarta, Cabo San Lucas and Cancun for the less fortunate by providing monetary and organizational support to institutions such as orphanages, free medical clinics and school-building 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	NOVEMBE	ER 30TH	DECEMBER 1ST
Maintenance fee assessment bills are mailed	Maintenance fee (see Payment Option		Delinquency date – late fees will be assessed
MAKE A PAYMENT: Call your Services agent or log into your resortcom.com	our account at or	-	your Member Services agent unt at resortcom.com and ESTION."

PAYMENT OPTIONS:

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



Call your Member Services agent or log into your account at resortcom.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 toll-free at 877-722-4592 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:	MAINTENANCE FEE:
Send to:	Citibank #653 - Solana Beach 740 Lomas Santa Fe Dr. Solana Beach, CA 92075	Citibank #653 - Solana Beach 740 Lomas Santa Fe Dr. Solana Beach, CA 92075
Bank Routing (ABA) Number:	3222-7172-4	3222-7172-4
Bank Account Name:	Garza Blanca DP Reco	Garza Blanca MF
Bank Account Number:	204609457	204192918

	MONTHLY PAYMENTS & CASHOUT PAYMENTS	RESERVATIONS:
Send to:	Citibank #653 - Solana Beach 740 Lomas Santa Fe Dr. Solana Beach, CA 92075	Citibank #653 - Solana Beach 740 Lomas Santa Fe Dr. Solana Beach, CA 92075
Bank Routing Number:	3222-7172-4	3222-7172-4
Bank Account Name:	Garza Blanca NT	Garza Blanca RSV
Bank Account Number:	20492991	20492942

IMPORTANT NOTE: Please Include Account Number with Wire Transfer

GARZA BLANCA MEMBER BENEFITS				
BENEFIT	DESCRIPTION	DEADLINES / TERMS	FEE	CONTACT
VILLA PREFERRED ACCESS	 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 Progam One Cancellation Fee Waived Per Year Split Weeks - minimum two night stay Added Flexibility in Booking Season and Unit Type Daily Use Available Upon Availability 	VPA Members Only - Deadlines for Reservations and Vacation Banking. VPA Deadline November 1	VPA membership offers many benefits that are not fee-based	Garza Blanca Members: 1-877-722-4592 garzablancaresidenceclub.com
ELITE/RESIDENCE CLUB	 All VPA benefits listed above, PLUS: Additional booking windows Wait listed reservations VIP resort amenities and check-in Auto upgrades prior to check-in, based on availability 	Elite Members Only - Deadline for Reservations and Vacation Banking Deadline: November 1	Elite membership offers many benefits that are not fee-based	ELITE/RESIDENCE CLUB: 1-866-464-9284 garzablancaresidenceclub.com
PREFERRED POINTS	Additional Preferred Points available for the cost of the Maintenance Fee.	 Equal to the number of points owned Use between May and October each year until expiration of contract Can be exchanged with Interval International Can be booked 12 months out 	Maintenance Fee Rate	Garza Blanca Members: 1-877-722-4592
MODIFYING YOUR RESERVATION	 Members with a reservation, but needing to reschedule or modify existing reservation 	VPA may modify one reservation per year at no cost if more than 30 days in advance. If 30 days or less in advance:	\$130 fee	Garza Blanca Members: 1-877-722-4592

GARZA BLANCA MEMBER BENEFITS				1
BENEFIT	DESCRIPTION	DEADLINES / TERMS	FEE	CONTACT
VACATION BANK	 Save any points 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. Points 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	Garza Blanca Members: 1-877-722-4592
VACATION BORROWING	 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.	No Vacation Borrow fee for VPA Club Members	Garza Blanca Members: 1-877-722-4592
EXCHANGE	Exchange your week to over 3,000 worldwide resorts through RCI.	Terms and Conditions available from exchange company directly.	RCI Fees Apply	RCI: www.rci.com 1-877-968-7476
ADDITIONAL NIGHTS	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.	Garza Blanca Members: 1-877-722-4592
GUEST CERTIFICATES	 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.		Garza Blanca Members: 1-877-722-4592
AIRPORT SHUTTLE SERVICE	 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.	Garza Blanca Members: 1-877-722-4592

GARZA BLANCA MEMBER BENEFITS				1
BENEFIT	DESCRIPTION	DEADLINES / TERMS	FEE	CONTACT
MEAL PACKAGES GOLF PACKAGES SPA PACKAGES SPECIALTY BASKETS	 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	Garza Blanca Members: 1-877-722-4592
MEDICAL TRAVEL PROTECTION	(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 VPA member Upgrades are available.	VPA Members - Free Upgrade benefits- \$15	Garza Blanca Members: 1-877-722-4592
MAINTENANCE FEE PAYMENT OPTIONS	 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	Garza Blanca Members: 1-877-722-4592
ACCELERATED USE BENEFITS	All VPA benefits, PLUS:Acclerated 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	Garza Blanca Members: 1-877-722-4592
POINTS REDEMTPION PROGRAM	 Ability to use points to purchase resort products and services in addition to booking reservations. Program includes all-inclusive meal plans, spa services, resorts 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.	Garza Blanca Members: 1-877-722-4592

ONLINE RESOURCES

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

UVCI & RESORTCOM







INTRODUCTION TO RESORTS

Garza Blanca Residence Club

Hotel Mousai

Villa del Palmar Cancun Luxury Beach Resort & Spa

ADDITIONAL MEMBER BENEFITS

Exchange Company – Interval International

Referral Program

Eagle's Wings Foundation

On Call Travel Protection





www.clubcaribe.com

Toll Free USA/CAN 1 866 668 9261