

Timeshare Angels, Inc.

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www.TimeshareAngels.com

BASIC WORLDMARK OWNERSHIP GUIDE

What is WorldMark by Wyndham? How is WorldMark different from other timeshare programs?

WorldMark is a pure credit-based timeshare product that allows you to vacation where, when and how long you want, within the WorldMark system of resorts. In contrast, a traditional fixed-week timeshare program requires you to purchase a specific unit in a specific resort for a specific period each year. With WorldMark, you have maximum flexibility. There are other point or credit based systems, but they are based on the traditional and restrictive timeshare model (*you would still purchase a specific unit in a specific resort for a specific period each year-usually a week, which is then converted to points to facilitate trades for time at other resorts*). **WorldMark ownership isn't tied to a specific size unit, resort, or a specific period. You can use your vacation credits at any of the more than 60 WorldMark resorts without having to pay an exchange fee or managing a trading procedure.**

Where are the WorldMark resorts?

There are more than 60 WorldMark resorts across the continental U.S., Hawaii, Canada, Mexico and Fiji. Find resorts that are near your favorite activities or browse all the locations [online](#). All WorldMark resorts are represented with a red dot, which you have direct access to without ever using an exchange company.

HOW DO I USE A WORLDMARK OWNERSHIP?

Vacation Credits

Vacation credits signify your ownership in WorldMark. The extent of your club benefits and obligations are measured in units of vacation credits that you own. Credits are renewed annually in the amount owned on the first day of your anniversary month. For example, if you purchased 10,000 credits in March, every ensuing March 10,000 credits will be deposited in your account. If you upgrade (*purchase additional credits after your original purchase*), your anniversary month remains the same as the month of your original purchase. **For resale purchases, the anniversary month will be shown on our [inventory page](#) and contract. The anniversary of an account is acquired by the initial purchaser and cannot be changed.** Once credits are deposited in your account, the credits have a two-year (24-month) life and will expire at the **end** of the second year. **Credits must be booked within 24 months of the anniversary month in which they were awarded and may be booked up to 13 months beyond their expiration date. You do not need to travel by their expiration date.*

The number of vacation credits needed to reserve a particular vacation depends on the following major components:

The Season of the Year

High Season = Red

Mid Season = White

Low Season = Blue

NOTE: Seasons will vary year-to-year as the calendar changes. So, it is possible to find that the same date you traveled in Red Season last year is in White Season this year.

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The Size of the Unit

Some units will have higher or lower occupancies, especially penthouse units. Children of any age count as occupants.

The Day of the Week

Each day of the week has its own credit value. Generally speaking, you will find that Monday–Thursday will have one value, Friday and Saturday will have a little higher value and Sunday will fall in the middle.

The Resort Location

Each resort has its own established credit value. You can locate the size of units as well as the current credit values for each location by clicking [here](#), click on a state/locale, then clicking on a WorldMark resort (red dot). Each resort's page will detail the size of units offered, credit values, occupancy limits, average weather, as well as helpful links to plan your vacation.

Housekeeping Fees

- Housekeeping fees (also known as housekeeping services) are issued annually based on the number of vacation credits you own. One free service is granted, along with your credits, on your anniversary month for each whole block of 10,000 credits owned. This means that owners with fewer than 20,000 credits are issued one free housekeeping service per year; owners with 20,000 - 29,000 credits are issued two, etc..
- Housekeeping services have expiration dates that match the award date of your credits. For example, if your annual credits and housekeeping services were awarded in June 1, 2020, both would carry the expiration date of June 30, 2022; 24 months later.
- When you make a credit reservation, the oldest housekeeping service will be applied to it.
- Your free housekeeping services will be redeemed, or fees will be collected at the time the reservation is made.
- When all free services are gone, a housekeeping fee will be charged for each subsequent reservation. The housekeeping fee is based on the **size** unit you book. Housekeeping Fees effective January 1, 2020:
All Studios \$74
All 1 Bedrooms \$98
All 2 Bedrooms \$112
All 3 Bedrooms \$123
All 4 Bedrooms \$163

Reservations With Credits

- Can be made as early as 13 months prior to arrival date
- Book your reservations online at WorldMarktheClub.com
- Phone the Vacation Planning Center at 1-800-457-0103
Monday-Friday: 6 a.m. - 9 p.m. (PT)
Saturday-Sunday: 6 a.m. - 5 p.m. (PT)
- All locations and dates are available on a first-come, first-served basis

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- The key to WorldMark vacationing is flexibility. If you are firm on a particular location, it's good to be flexible on your dates of travel. If you find yourself firm on your dates, be flexible on your location.

Then...

- If your first choice is not available, request to be waitlisted. Those owners on the waitlist will be phoned should there be a cancellation. If you booked an alternative, you can choose to accept the waitlisted reservation in its place.

Save Credits

Vacation credits that are unused at the end of your anniversary year will automatically carry over for one year. Once credits are deposited in your account, the credits have a two-year (24-month) life and will expire at the end of the second year.

Borrow Credits

Owners may use their current anniversary year's credits and then borrow their vacation credits (all of them or any portion of them) from the next year.

Maintenance Fees (also known as dues):

Every WorldMark owner must pay maintenance fees; these fees cover the cost of payment of wages for staff, upkeep of property, supplies and other services provided by Wyndham as contract managers. Fees differ depending on the size of your account. Example: One who receives 5,000 credits annually must pay \$541.67 in annual fees. One who receives 100,000 credits annually must pay \$7,138.95 in annual fees. You can review the current 2020 fees chart [here](#). Every account is billed annually but can be broken down into quarterly or monthly payments.

BONUS TIME:

Bonus Time is a benefit exclusive to Premier Owners. Bonus Time usage does not affect the number of credits in your account and does not incur housekeeping fees. Through Bonus Time, unused units are made available to owners on a space-available basis, from one to four days at a time. The guidelines for Bonus Time are:

Reservations

- May be made 14 days or less in advance.
- Guest reservations (when owner will not be present) can be made five days or less in advance.

Charges

- Paid when the reservation is made. The current charge is 5 cents per credit—multiply the credit value per day times .05 to calculate your fee. There is a minimum charge of \$30 per night.

GLOSSARY OF TERMS

- **Premier Ownership:** Premier Ownership offers Vacation Credits that renew annually in perpetuity and can be passed to an heir. Premier Ownership includes the use of Bonus Time. *****we only sell Premier Ownerships!*****
- **Standard Ownership:** Standard Ownership offers Vacation Credits that renew annually for 40 years only. Standard Ownership does not include the use of Bonus Time.

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- **Annual Credits:** Vacation credits that are deposited into your account on an annual basis. Also known as the “size” of your account. This is the allotment of your credits.
- **Available Credits:** These are the credits that are deposited into your account and are ready to use, without borrowing. Also known as accumulated and banked credits.
- **Available to Borrow:** An owner may, in their current anniversary year, use credits from their following anniversary year; *borrowing against next year’s credits*. These are credits will match the annual size of your account and can be used if needed. Example: if you have a 10,000-annual account, you will have 10,000 available to borrow from next year’s anniversary. Once you borrow credits, any available credits being added would need to pay back the borrowed amount first, per WorldMark policy.
- **One-Time Use Credits:** Available credits (*also known as rental or fax credits*) are available from other owners who will not use their available credit balance and may sell and transfer them to other owners. However, effective September 1, 2016, WorldMark has limited the amount of one-time use credits owners can receive or give. Please review the policy [here](#).
- **No Housekeeping Account:** also known as” NHK accounts”. These are accounts that were purchased when WorldMark first began and did not have housekeeping fees and have since changed the rules. However, these rare accounts have been perpetually grandfathered and retain their No Housekeeping status. This means they can book as many reservations without having to pay housekeeping fees no matter that size unit is booked! Since they are very rare, they are very expensive. When we have them for sale they are clearly marked on our site and contracts.
- **Exchange:** An exchange is the depositing of your week and/or credits with an exchange company (like [RCI](#) and [Interval International](#)) and then requesting a week to use in place of what you deposited at a resort outside of the WorldMark system of resorts. Each exchange company has slightly different rules and fees for exchanging. The nice thing about using an exchange company is you can simply pay for the year(s) you intend to use it.

For more information, you may refer back to our website’s Frequently Asked Questions page [here](#). Or call us at (209) 839-0000 Monday through Friday, 9:30 AM - 6:00 PM, Pacific time. Closed Saturday and Sunday.

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Since 2004 Timeshare Angels has been devoted exclusively to buying and selling WorldMark by Wyndham PREMIER Ownerships and has been a leader in the resale market!

100% Customer Satisfaction Guarantee Policy

We guarantee clear and marketable title to every ownership we sell. We go to great lengths to provide accurate descriptions. If for any reason you are not 100% satisfied with your purchase due to a representation error or encumbrance on the title, you may return the ownership in exchange for a full purchase price refund.

Check our reviews and testimonials online:

Facebook: www.facebook.com/timeshareangelsinc

eBay: www.ebay.com/usr/timeshareangels2004