

# Can Your Timeshare Do This?

## 7 Ways To Maximize Your Timeshare



By

Fred T. Wyrick

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# Introduction

I wrote this book to inform you of some of the disturbing facts I learned regarding timeshare ownership, I'm hoping my experiences will help you to maximize yours.

I feel I can best perform that task by sharing my personal story from the time I purchased my timeshare to the time I maximized it with the help of Joseph Stern, President of Willow Bend Resort Solutions.

I am available to discuss your timeshare questions personally, if you so desire.

[Click here to set a phone appointment with me](#) or email me at:

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This book is written especially for several groups of people:

- Timeshare owners who have purchased a timeshare but don't really know what they have.
- Timeshare owners who have purchased a timeshare but have never used it, or have only used it a few times--not recently or for quite a while.
- Timeshare owners who are tired of paying high maintenance fees.
- Timeshare owners who regret buying it and wish they had options.
- Timeshare owners who have tried all the companies who say they will buy timeshares only to find out all they do is offer an advertising service.
- People who have inherited a timeshare and can't figure out what is next for them.
- People who are looking into buying or using timeshares for the first time.

On the other hand, this book is NOT for a few groups of people:

- Timeshare owners who absolutely love their property and go to it only at their allotted time, so they have no need to maximize their access or their amount of property usage.
- People who do not vacation or see a value in being able to choose properties all over the world for a fraction of the cost.

Not everyone travels or wants to travel. That is perfectly ok. If you don't use something, getting it cheaper isn't helpful.

This book is my story of how I struggled through timeshare ownership. My hero's journey, so to speak--my trials and tribulations--and the freedom at the end of my tunnel. You may have a different journey. You may not have even started your journey.

It has been said that a fool learns from his own mistakes; a wise man learns from others' mistakes. I hope my story allows you to benefit both financially and emotionally.

I wrote this book to share the 7 ways the newest trends have improved timeshare ownership. I wish I would have known about them when I began using timeshares. It's never too late to learn what I learned to maximize my program to one that best suited my needs.

If you so desire, [CLICK HERE to set a phone appointment](#) with me to talk about your options or email me at:

[fred@frontseatbackseat.com](mailto:fred@frontseatbackseat.com)

I do not have all the answers, but I have access to the guy who does!

All my best to you in your timeshare experience.

Fred T. Wyrick

## My Timeshare Acquisition



It was another beautiful, sunny day in Orlando, FL. I had just completed my second day of a week-long seminar, and I was now on my own time. I had worked on developing my creative mind inside a room all day so I decided to work on my body by going for a long walk. I would be getting some exercise, some sun, and the vitamin D that goes with it.

The sun felt warm on my face. The breeze was just right. I was thinking about how perfect a location Orlando was to have such a retreat. Maybe I should move here. I was just far enough away from Disney and the circuses surrounding it. My fear had been that I wouldn't enjoy this seminar because of the madhouse I thought all of Orlando to be.

I kept walking enjoying the bright color schemes of Floridian culture. The bright aquas, the shades of orange and green had a very pleasant effect on me. I have no idea how far or how long I had been walking. It was almost zen-like.

I'm an old marine, so I never worry about getting lost. I do not go into a place from which I do not know the way back. It was so perfect just to amble and enjoy the sunshine.

Out of nowhere, a young guy asked me if I was here on vacation and wanted a free hang glide session. He knew he had my interest, so he asked several more questions--where was I staying, did I vacation here often, etc.

He signed me up for a free 90-minute presentation about vacationing at a Florida property and gave me a voucher for a free hang gliding session they would award me after it.

When I arrived at the property it reminded me of an amusement park the way they had lines for entering and exiting. It was all very orchestrated and it was obvious they knew how to do these presentations in an orderly fashion.

I mistakenly took organized for quick. My 90-minute presentation lasted all day. They presented their timeshare offer in 90 minutes, but the sales tactics and strong-arming lasted much longer.

When I accepted the voucher, I had no idea that the 90 minutes was 90 minutes *only if I bought the contract in 45 seconds*. I've since been told that the average session lasts 3-5 hours. I've heard horror stories about not only the length of the 90-minute presentation, but the tactics used on them to try to force a yes out of a disinterested attendee.

At the time, I wasn't noticing the length so much because their program did make sense--in theory. And I certainly did want to come back again and again to enjoy the Florida sun and sand.

I walked away with a free hanglide session. But I also walked out with a \$20,000 timeshare property deed. I flew back home a proud timeshare owner who had not only taken out a personal loan, but had agreed to pay about \$700 maintenance fees annually for the rest of the life of the contract.

Not my life--the life of the contract. My estate would be passed down to my children. They would have to take it and pay the maintenance fees for the foreseeable future. That's an expensive hang glide session.

Joe has clients whose parents left timeshares to them and they needed relief.

I didn't know how I was going to make it work, but it felt good that I had a place to stay when I could find a way to vacation again.

Flash forward ten years.



Which leads me to my timeshare reality.

# My Timeshare Reality



I did use my timeshare two or three times, but I have paid maintenance fees for ten years.

One year I had an opportunity to go to Mexico. I couldn't work out the site exchange details with my property management, so I had to pay for my trip to Cabo. Since I didn't vacation in Florida that year, I forfeited using my week. I still had the maintenance fees, however.

Another year I couldn't justify taking the time off to vacation in Florida--or anywhere. I was referred to my property's unit rental department. I paid a fee to have them list my week. If someone wanted it I would be subsidized for that year. No one did take it.

So I stayed home and worked, didn't use my timeshare, didn't sublease it even though I paid money for the listing service... and *still had the maintenance fees for the year!* Sweet! I think not.

I tried to sell my timeshare permanently. I Googled companies that buy and sell timeshares. Every company I contacted under "I buy timeshares," *meant* to say that they offer ad services to sell my timeshare to someone else who *might buy it*. That's not the same thing to me.

Every so often I would remember my old, non-used, timeshare and think about trying once again to sell it. That thought usually coincided with the billing of my annual maintenance fee, by the way.

Each time it was the same thing--"Pay us up front and we might sell it for you." I started hearing so many horror stories from others as well. So I decided to just keep it and try to make it work when I could. I might be able to use it again someday. Things and situations do change.

Things might've changed from time to time, but I still wasn't using my timeshare. Which leads me to my timeshare solution...

# My Timeshare Solution



That's when I met Joe.

Joseph Stern is the president of Willow Bend Resort Solutions. They are a timeshare resolution company. They show owners how to maximize timeshare access and minimize the costs.

I was pleasantly surprised when I sat down with Joe to look at my situation. I'm not sure what I expected, but it certainly wasn't Joe. He was completely different in his approach.

He was neither a basher of timeshare ownership nor their champion. He was the first person who didn't have a solution to hand me before knowing my situation. It was refreshing to work with a guy who was wanting to give me what I wanted. He got to know me and then offered the best solutions.

For me, the solution was converting to points. I'll describe that in the first chapter of this ebook.

Joe showed me my options. If I really had no use for my timeshare and wanted to unload it, he has a department that works to remove deeds. But then he showed me how to double my access to properties, make it easier and more flexible than my current program. Mind blown.

I am grateful to him for getting me back into vacations and to relaxation in ways that made me feel happy and excited again.

Joe is also my source of the 7 newest ways that pure points program that I needed to know to maximize vacation ownership, and how I could use them all to my advantage.

I wrote this book to pay it forward and give you the same advantage. You can't use an advantage if you don't know it's out there.

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Enjoy your vacations!

# 1. Points Instead Of Weeks



The traditional way of purchasing a timeshare was to buy a week or block of weeks at a property you visited and liked. Your week(s) were permanent or floating. You could bank them depending on your program. As time passed, more ways to bank weeks were developed--at a cost.

The new way to vacation is by using points instead of weeks. Points are much more flexible.

Let's say you want to take a vacation getaway, but you only need a long weekend instead of your whole week. With the old, weeks program, you would have to use a whole week for the weekend stay or use your week at another time and pay separately for the weekend.

In that same scenario, you could've just used the points needed for the weekend stay. You could use the remaining points for another short stay. Or buy more points to add to your current total and stay another week, should you decide to. This is called the pure points program.

This "Pay-as-you-go" system allows you to maximize your vacation power and minimize wasted expenditures. You can even use any leftover points for your flights, or rental car, or a host of other vacation costs.

Using the old week program, you get a week at the property. Period. You still have to get there and provide your transportation while there. Or you could use the pure points to book your

week. You can shop to get a great deal on the property. With leftover points you can subsidize other aspects of your vacation. If you compare the two programs for taking the exact same vacation at the exact same property on the exact same week, you save money.

The main thing to know is that the pure points program increases your vacation buying power.

Take a look at this basic comparison chart. It clearly shows the advantages of pure points over weeks.

<b>WEEKS</b>	<b>RCI POINTS</b>
<b>8/7 WEEK → 8/7 WEEK</b>	<b>8/7 WEEK → 1 DAY UP TO MULTIPLE WEEKS-- NO RESTRICTION ON UNIT SIZE</b>
<b>STANDARD EXCHANGE FEES APPLY</b>	<b>ACCESS TO 10000 POINTS OR LESS FULL WEEK VACATIONS UPON AVAILABILITY (45 DAYS OR LESS)</b>
<b>\$209-219 DOMESTIC \$209-219 INTERNATIONAL</b>	<b>RESERVATION FEE \$39 - \$179</b>
<b>FIXED CHECK IN DAYS FRI/FRI SAT/SAT SUN/SUN CANNOT SPLIT WEEK UP 7 DAY STAY- USE OR LOSE</b>	<b>NO FIXED CHECK IN DAYS CHECK IN &amp; OUT ANY DAY</b>
<b>STANDARD RCI REQUEST SYSTEM FOR WEEK EXCHANGE</b>	<b>POINTS PARTNERS</b> ▶ DISCOUNT VARY BY SEASON ▶ AIRFARE ▶ RENTAL CARS & CRUISES ▶ ENTERTAINMENT & ATTRACTIONS ▶ HOTELS (175,000)
<b>TRADING POWER CREDITS (4-60)</b>	<b>RCI RESERVATION SYSTEM</b>
	<b>POINTS FOR DEPOSIT</b>
<b>13% AVAILABILITY</b>	<b>80% AVAILABILITY</b>
<b>RCI has spent seven years at a cost of \$20,000,000 perfecting the new POINTS PROGRAM the above is a comparison</b>	

The weeks cannot be broken up unless you have the pure points program, which can be used for one day up to multiple weeks.

You have access to full-week vacations for 10,000 points or less. Joe shows you how to find and really maximize on low-point vacation locales. And it's easy.

Properties have fixed check-in days, but you can check in on any day with pure points program.

The week program uses a standard RCI request system while pure points partners get points to use for any and all aspects of the vacation expenditures.

Your trading power is exponentially increased with pure points...

And my favorite advantage is vacation property availabilities. Typically property owners have about 13% access of the world wide properties available. Pure points partners have 80% access. *That is huge!* Joe showed me how to find the best deals for the places I wanted to go--not just settling for a place that was available.

Joe showed me how to select great vacation destinations without any stress or hassle. You find your desired property, look at tons of photos to make sure it's what you thought it was, check the availability and the cost in points. Don't have enough points? Just buy as much as you need (up to 500,000) and book it!

It really doesn't get any simpler or easier than that.

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"Simple and easy" leads me right into Chapter 2--Most Owners Feel Frustrated and Confused

## 2. Most Owners Feel Frustrated And Confused



I personally know two couples who *love their timeshares*. They both go each and every year at their assigned weeks. They talk about their previous vacations fondly and they anxiously await their next ones.

But I had a completely different experience.

As I said before, my timeshare experiences were less than pleasant for me. I had been comparing my bad experiences owning timeshares to their beautiful ones for quite awhile. I figured I just wasn't the target market, and I was the odd guy out. Then I started asking around to see if it was just me. It wasn't.

I discovered that it was my friends--the two couples--that were in the minority. I was in the majority.

The more I sought solutions for my timeshare nightmare, the more I came across other unhappy owners. Comparing stories incensed me and I became determined to find a solution. There had to be one, and I was going to find it.

See, I was not the only one who was frustrated by the complicated forms and rules that had to be followed. I could never remember what week was mine-- or what week 226 would actually equate to on this year's calendar! I wasn't the only one.

I would have to call my customer service representative to discover how far in advance I needed to submit a request to change my week for a week that would fit my vacation plans. Not to mention, my lifestyle did not allow for much advance planning, so I had to try to make changes to the changes. It was never easy or simple. It was not fun.

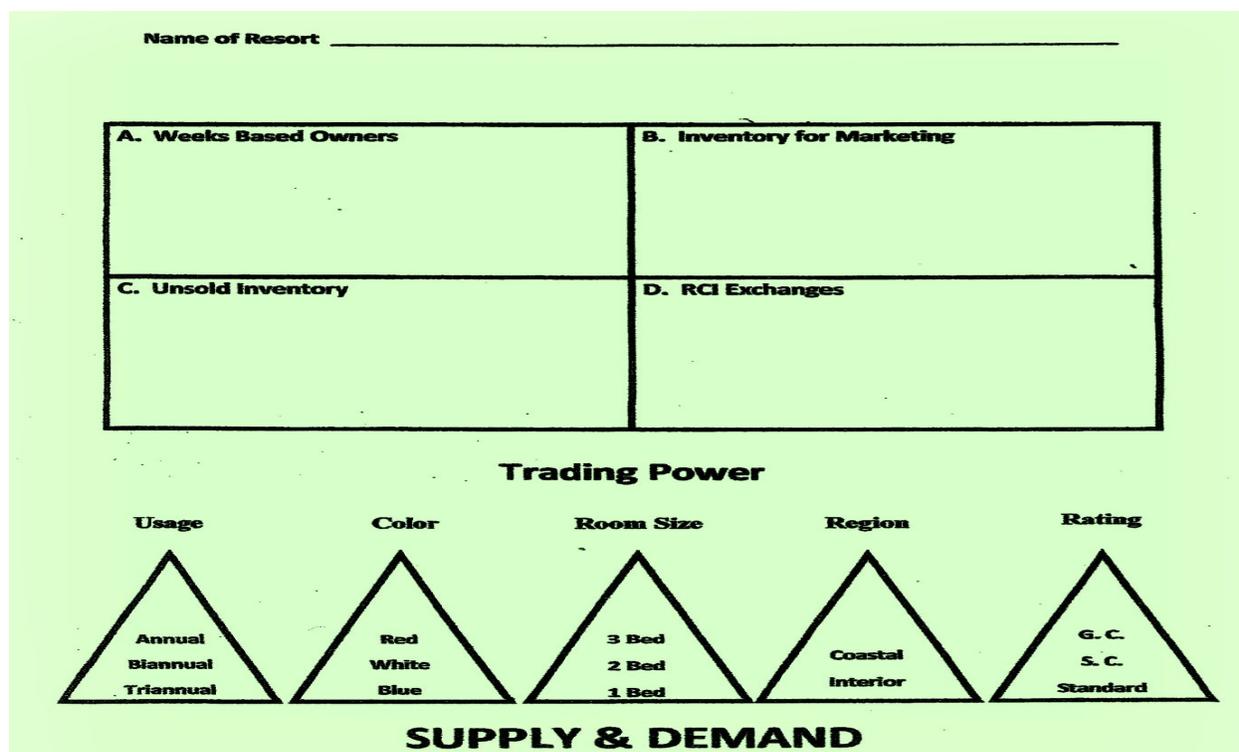
I started meeting couple after couple who shared my frustration. We shared horror stories of trying to sell our timeshares simply because our properties just weren't user friendly.

We also had shared experiences of calling--or being--called by companies who offered to buy our timeshares. Upon further investigation, every said company was not really offering to buy our timeshares. They were offering to *advertise our timeshares* to other possible buyers. And they were telling us they would only offer their services for a fee-- upfront.

I did not contract with any of them. I'm glad because more than a few who reported back to me said they each spent over a grand with no success. They still own their timeshares and they still underuse them or do not use them at all. And we ALL still have maintenance fees.

This chart below illustrates some of the reasons why the property week program is so confusing. If you take all the units of a property, they will fall into one of four categories. The top portion of the chart shows the four quadrants labeled very well:

- The units that are sold to unit owners.
- The units that are not for sale because they're used for marketing.
- The units that haven't sold yet, but are for sale.
- The units they hold back for RCI exchanges.



The bottom portion of the chart uses triangles to try to show some of the aspects of the complicated priority-and-value selections the week program uses when calculating available units within a property.

The bottom line is that it seems like there is an algorithm you must work through to see if there's a week at a property you can book at the time you desire to vacation there.

If all the stars align, you can use your week to vacation where you wish when you wish. Research shows that happens about 13% of the time with the week program.

Compare that to the 80% availability rate using pure points program. There's 80% availability at the property you want during the time you want--if you use points.

Most timeshare owners are familiar to RCI exchanges to go anywhere in the world, but they think they have to own at their property to do so. You don't.

Joe showed me how to get rid of my frustration and confusion simply by converting to points. He explained that it is all about buying power.

Buying power is based on supply and demand. You can turn the tables and increase your supply when you use points instead of weeks.

I discussed the pure points program in chapter 1.

In this chapter I want to share its simplicity and ease of use. It's the program many others have chosen to use. It's the easiest and simplest way to rid yourself of the frustration and confusion of booking a vacation property.

This information is also for those who are thinking about buying a timeshare property deed measured in unit week(s). Don't make any decisions until you see Joe first. Informed purchases are always preferable--and you feel better about making them as well.

Converting your property week program to a pure points program is the best way to maximize your vacation dollar and access properties around the world. And it's simple.

The only simpler final outcome than pure points is to unload your timeshare entirely and not vacation at all. I share this option in Chapter 6.

But for now, let's assume you do want to vacation and your timeshare is just not providing you enough options.

Converting to points is a very simple process. With the pure points program you can book the trips yourself or call Willow Bend Resort Solutions and use their 24/7 concierge service. Either way, you pick your destination, find the best deal, and book it. You pay for the whole thing with points. If you don't have enough points, you buy them at a very discounted rate through Joe. If you have extra points, you save them for another vacation or use them for flights, rental cars or a host of other things regarding your trip.

No worrying about buying power because you are at the highest level. Before, you could only exchange your property week other properties valued as your property level or lower.

In car speak, that would mean if you owned a week in a VW, you couldn't exchange it for a week with a Ferrari. You could only swap weeks with other VW's--or cars deemed VW level or lower. With points system you can exchange your VW for a Ferrari without paying a penalty or upcharge.

Joe gave me the keys to a Ferrari!

As a pure points member, you will now have the top of the line program. No need to worry about upgrades because Joe showed you the RCI pure points program. You're all set.

To keep it simple, if you don't travel a year, you don't lose your week. And you won't have to pay a fee to, "bank your points," like you would have had to do with your deeded week. From now on, it'll strictly be pay-as-you-go.

Think Dave & Busters. When you arrive at D&B, if you want, you can walk through the entire place first. You can tally up what it will cost to play only the games you want to play. Once you know the total cost, then you can go to the cashier. You buy just the amount of tickets you need-- no more, no less. Then have a blast playing the games you love at the lowest possible price!

Joe will walk you through all your options. Willow Bend Resort Solutions is not some "cookie-cutter" program. He will listen to all your concerns. He will ask questions to make sure he understands your wants and needs. He will even explain your situation to you if you are like I was and don't even know what you have.

When I met Joe, I wound up asking him to tell me what I didn't know I didn't know. You are probably in a much better place than I was to start, but the end result is what counts.

Back at the beginning of this story, I purchased at the property from emotional response. Joe let me decide after educating me and explaining all my options. The property I visited forced me to decide on the spot. Joe let me take my time to decide. Joe gave me all the paperwork and information home to make my own educated decision in my own time.

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If I had it to do over, I never would have purchased a timeshare deed.

Which leads me to Chapter 3-- Most Owners Don't Feel They Received Any Value For Their Investment.

### 3. Most Owners Don't Feel They Received Any Value For Their Investment



After buying my timeshare, I was shocked to see how it looked less and less like an investment and more and more like a sinkhole for my money.

Turns out, you pay for a real estate deed that has no value. You can't claim it on taxes. You cannot deduct it as real estate or interest on real estate. You just pay and keep paying. And You keep paying maintenance fees every year forever.

On paper, my timeshare was not an investment. It was just another payment. If I used it, it had some entertainment value. If I didn't use it, it didn't.

The real kicker? I found out I could have purchased the same deed I paid over \$20,000 just by going online. You can find exactly the same thing for a buck! For \$1.00 you can buy the same sinkhole for which I agreed to pay \$20,000.00! In at least one instance, the seller was paying all closing costs as well.

Even if I'd paid \$1.00 for the timeshare, I would still have trouble seeing a value knowing what I now know. I'd still have to pay the maintenance fees every year.

If I knew what I know now, I wouldn't even buy my timeshare online for a buck.

There is no resale market. Who would buy my \$20,000 property deed when they could find the same deal online for a \$1.00? I wouldn't.

The deed offers me a 13% RCI availability instead of the 80% I can get with pure points programs.

I can eliminate maintenance fees by converting a property week program to pure points program no matter how much I paid for the property deed.

If I had never purchased a timeshare at a property under the week program, I could completely skip ownership and go straight to a pure points program and save myself all that previous aggravation. I could just use pure points program having *never been an owner!*

What?!? How cool would *that* have been??

Joe can show you how to convert the minimal value of your timeshare ownership into a plan that best suits you. You have options. Find out how to receive maximum benefits from your ownership. Knowledge is power.

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A timeshare is only valuable if you can use it the way you want to.

Which leads me into chapter 4-- Don't Waste Your Timeshare If You Don't Use It.

## 4. Don't Waste Your Timeshare If You Don't Use It



I wasn't using my timeshare for a myriad of reasons, but the biggest one was the complicated procedures to arrange my trip. As I said, I had no chance for long-range plans.

For whatever reason, your timeshare may no longer serve your needs. Many owners are still paying a mortgage and are not even using their timeshares. And the maintenance fees keep adding up every year. If you don't use it you lose it. But you still pay for it.

So, I went to Joe for a free evaluation of what I could do with the timeshare I wasn't using.

Joe showed me that, in my current situation, over the next ten years I'd be paying over \$8,000. I could compare that to only paying when I need the points to actually vacation. A trip to Hawaii would save me about \$1,300.00. And I wasn't locked in.

It was easy to see that the best option for me was to convert my deed and title (including my maintenance fees) to a membership certificate using the pure points program.

With the pure points program from Joe, I would have 500,000 point usage using the new pay-as-you-go basis. That is huge. Equate that to the top two Elite Programs at present.

Holiday Inn offers 1 Million points for their Elite program and Wyndham offers 2 Million points. Their Elite program is considerably higher priced and their *Elites are locked in every year*. Members must use their points every year or lose them. I am not a candidate for those programs since I don't vacation that much. I haven't even been able to vacation every year.

Those programs are not designed for me. Joe tailored one that fit me. With Joe I can be a Platinum member and still not vacation every year. I only pay for vacations I take. If I have points I didn't use this year, I simply watch them roll over to the next year--without having to pay a fee to bank them.

A use-them-or-lose-them program can't hold a candle to a pay-as-you-go program.

If you're not using your timeshare--or not maximizing it-- I strongly urge you to get together with Joe at Willow Bend Resort Solutions. That is what he does all day. He will give you a free straight forward assessment of your timeshare and then offer solutions.

I was inundated with calls from timeshare people. They said wanted to help me out. But really all they wanted to do was sell me a service. They couldn't even guarantee results. They just showed a track record and some testimonials. I had no faith in any of them.

I almost didn't reply to Joe's call, but something inside me said he sounded different and to give him a try. Joe speaks from his heart. He never pressured me. He wasn't trying to sell me anything. He just shared options and I chose the best one for me.

You will thank me, but mostly thank yourself for taking the action to find out what your timeshare options are. In fact, even if you have never purchased a timeshare and want to vacation, talk to Joe first.

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Which leads me to the *best thing* Joe did for me-- showed me how to end maintenance fees.

## 5. Maintenance Fees Can Increase At Any Time (And Will Certainly Never End)



Maintenance fees are the fees assessed to each unit owner of a property. They are to cover, well, maintenance. But they can be calculated by the needs of the property. In theory, they can be set as needed without any cap to the amount.

The upkeep, daily management and planned improvements all go into calculating the dollar amount. But so can other factors. They just have to justify the fee increase, and up it goes.

Normally, I have seen mine increase at about 4% or 5% per year.

I didn't realize how that would affect my budget. I am not alone. I read that nearly half of timeshare owners trying to get out of their property cite "maintenance fees" as their reason. Something like 46% said maintenance fees were too high for them to keep up payments.

It would seem a slam dunk to say that lower maintenance fees are better than high maintenance fees. How sweet would it be to have *no maintenance fees*?

If you want out of your timeshare completely you can obviously end the payment of endless maintenance fees. If you no longer responsible for the deed, you are obviously no longer obligated in any way for the maintenance fees.

But you also are no longer able to vacation there, right?

WRONG!!!

Non-owners vacation at any property they want. They just pay the points! That means that if you like your property but not the maintenance fees, you could convert to a pure points program and go to the your same property for less. Much less.

Go more often. And forget about maintenance fees after you leave. And remember you are converting to a world of 80% vacation spot availability versus the 13% you had with the deeded week program.

It's as sweet a deal as I've ever seen. Get together with Joe for free and he will show you how to eliminate your maintenance fees and avoid escalating costs.

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And if you think just selling your timeshare is the answer to ending maintenance, you may be onto something. But it's not as easy to sell it as you might think it is.

Which leads me to Chapter 6--You Can't Sell Your Timeshare On The Open Market If You Still Owe Money On It.

## 6. You Can't Sell Your Timeshare On The Open Market If You Still Owe Money On It



I still owed on my timeshare when I first realized it was no longer serving me. I'm not blaming them for my inability to take my vacation week, but I didn't feel supported when I had to miss my week. I was paying on the timeshare and being charged maintenance fees every year, whether I made it or not. If not, it was taking from me and offering me nothing.

So I started calling timeshare selling companies. Well, let me rephrase that. I called ONE company and the rest contacted me. I talked to many, many companies.

No matter how I found them, each company told me the same thing. I would have to pay off my timeshare before I could try to sell it. It was becoming a bigger drain on me.

By the way, they also told me there would be a hefty fee for their service and I would have to pay it up front. And they wanted me to do all of this based on their reputations and reading some testimonials. Not one company offered to guarantee results for me.

In the same vein, the typical timeshare has in their contract that the property has the right to refuse membership/ownership. They can screen candidates before you can sell to them. You cannot just sell your timeshare to anyone you want. You need their permission.

So, while it's true that you could find timeshares for \$1.00, it still has to be approved by the property before the seller can give it to you. They want to have strict control over supply.

Joe was sensitive to my needs. He understood and really cared about how the money was affecting me and my family. He shared the part of his company that does timeshare mortgage eliminations and how that could lower my bottom line as another option. I now really did have choices.

Also, during my time with Joe, he showed me the actual live timeshare website so I could play around with destinations and see how easy it is to book a vacation. I booked 1-day, 2-day, 7-day, and multiple week vacations virtually. Willow Bend Resort Solutions has a concierge in case I can't work a computer--or my internet is down. It was fun and exciting.

I now have peace of mind knowing I have the best possible vacation program for me. I have no need to think about or worry about upgrades anymore. I have the best team supporting me. Joe and his team really care about me. Joe cares about me and treats me like family.

I became such a believer that I offered to write this ebook and offer help to other struggling timeshare owners. I might even be able to educate someone before they unnecessarily buy into a timeshare in the first place. I get a great joy from helping others. Hopefully, you can be the next person I help.

This education is free and it could save you tons of money as well as save you from pain and aggravation of timeshare ownership. Even if you love your timeshare like the two couples I know, knowledge is power. Feel free to check it out. You owe it to yourself. You could easily find out how to mitigate the cost of your timeshare.

I am available to discuss your timeshare questions personally, if you so desire.

[Click here to set a phone appointment with me](#) or email me at:

[fred@frontseatbackseat.com](mailto:fred@frontseatbackseat.com)

The sad truth about how hard it is to sell your timeshare could actually stem from the fact that we will discuss next.

And that fact is, Chapter 7. Owners Typically Don't Own Anything At The Property Where The Timeshare Was Purchased.

## 7. Owners Typically Don't Own Anything At The Property Where The Timeshare Was Purchased



I loved this sign where I stayed. It just makes me feel better every time I look at it. My wife, Debbie, and I love the beach and we love how this little piece of art shown above instilled the same beautiful thoughts into each of our hearts and minds...

So, on our last day of vacation I started to remove it from the wall and put it in the trunk of our rental car. I thought it would be perfect on our back porch. Since we had no beach, we could sit and gaze at each other-- and our little reminder of the beach life we love so much.

Would you believe that the management told me I couldn't take it? I said I was an owner and it belonged to me as much as anyone else.

They didn't agree. Of course that's a bit facetious, but it illustrates that as a timeshare property owner you don't own anything.

It's a deed, but not a deed. You own, but you don't own. The fine print goes on and on about the delineation.

But to sum the fine print up, you have ownership responsibilities and ownership rights and privileges.

I've heard it said that ownership is described as being "from the paint in." But I can't take the bed out either. So I think even that harsh sarcasm doesn't portray how little I own. I'm just responsible for it all financially. My maintenance fees will cover any normal wear and tear and replacements. They can still hit me up for damages from me or from anyone else.

Only you can be the judge of your value in any property you have or are considering. For me the value of the vacation property was far less than my responsibilities for it.

Joe showed me how to convert my ownership from a deeded week program to a pure points program. I no longer worry about what I own or don't own. What I am financially responsible for and what I am not. It's easy--I don't own and I'm not responsible any more.

I simply pick my vacation resort, pay my stay in points and go have fun. That's what I wanted my vacations to be in the first place--fun!

I want to be clear that I am not saying timeshares cannot be fun. I'm saying that, for me, the fun came at too high a price. And I had to think about that price all year. Every year.

If you love your timeshare I am very happy for you. But from my research, you are in a minority. And I would still recommend taking a few minutes to talk to Joe. The information is free and you might learn how you can keep what you have and simply enjoy it more.

I am available to discuss your timeshare questions personally, if you so desire.

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## Summary



So, I told you my frustrating story of timeshare ownership. How I was reeled in during a nice walk in sunny, colorful Orlando, FL.

A free hang gliding session cost me a whole day at a presentation, \$20,000 for a deeded week timeshare, plus about \$700.00 in maintenance fees every year for the life of the contract. Not my life--the life of the contract.

As it was, my children would've be forced to pay the fees until the life of the contract was terminated somehow. It would have been a gift that keeps on taking, if not for Joseph Stern at Willow Bend Resort Solutions.

I shared how in trying to unload my timeshare I faced a lot of unpleasant realities. None of the timeshare sales companies I talked to could help me. They were actually advertisers who charged large fees in advance and offered no guarantees.

Then I met Joe. He showed me how Willow Bend Resort Solutions gave me options. I could do almost anything from unload my deeded week to maximizing my timeshare to fit my wants, needs, and desires.

The biggest tip Joe gave me was **pure points programs beats property week programs** hands down. Even if I had loved my week program, with a pure points program I can go to

the same property for less--without the maintenance fees at all. I was all in before he even shared the rest of the benefits!

Joe showed me that I was in the majority of timeshare owners. **Most owners feel confused and frustrated** just like I was. He showed me how I could use his company concierge 24/7 or just go to the website myself and shop for bargain vacations. I could save points--which means save money. I could now go where I want to go because I have 80% property availability versus my old 13%.

And it is now easy, versus my old complicated and confusing deeded week method.

I left the majority-- **the owners who don't feel they received any value for their investment--** and converted to pure points to enjoy total value. I have the best value for my money now.

I also didn't have to worry about **wasting my timeshare because I wasn't using it**. I converted to a "pay-as-you-go" program and now I only invest money to vacation when I actually go on vacation. No more wasting money and stressing about it for months if I can't go that year.

And did I mention maintenance fees? I have eliminated maintenance fees forever! I couldn't be happier about that. **Maintenance fees would have continued for the rest of my life** and the rest of my kids' lives if I hadn't Joe hadn't showed me a way to eliminate them.

I learned **I couldn't sell my timeshare on the open market because I still owed money**. I also learned that my property had in the contract that I couldn't sell to just anyone. I had to get the property to okay the new buyer first--if I could've found one. Timeshare sales companies don't buy my timeshare--they advertise it for me. For a hefty fee. Upfront.

Then the last slap in my face was that *I didn't really own anything!!!* It's my deed to ownership, but **it's not really a deed at all**. It has no tax value, no resale value. For me it was a piece of paper that said I needed to pay because I owned a deed. I can now vacation longer for the same price as before. Or I can just vacation the same cheaper than I did before.

And when I'm home, I don't have to worry about "using or losing" my next vacation. I'll invest when I'm ready to go out again. And I don't have to worry about making maintenance fee payments, or how much they will be this year--they will be zero. Zero every year.

Thank you, Joe!

Joe removed a HUGE boulder off my shoulder with just a free consultation.

I am so impressed by Joe and his company that I offered to be a spokesperson for Will Bend Resort Solutions. If, by writing this book, I can help just one person get together with Joe and maximize a timeshare ownership, it will have been worth it.

Thank you for taking the time to read this, and sharing this book with everyone you know who takes vacations! They will be grateful to you that you did! There's not much that feels better than someone telling you they appreciate you. Give it a try.

All my best to you,

Fred T. Wyrick

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The Link to share this money and time saving ebook to a friend is:

Friends don't let friends waste money on vacations!!