


Costs - VIDEO 4

	<p>Client: Exploria Resorts</p> <p>Project: Costs (Video #4)</p> <p>Date: June 14, 2016</p> <p>Length: 2 - 3 min</p> <p>Contact:</p> <p>Writer: Andy Cingolani Cingolani Content Solutions</p> <p>Producer:</p>
<p>VIDEO</p>	<p>AUDIO</p>
<p>FADE IN: EXPLORIA RESORTS BRANDING</p>	<p>MUSIC</p>
<p>CUT TO: DAN STANDING OFF CENTER TO THE VIEWER'S LEFT IN FRONT OF A BLANK BACKGROUND.</p> <p>GRAPHIC: DAN DEBENHAM MEMBER, CLUB EXPLORIA</p>	<p>DAN:</p> <p>Hi, I'm Dan Debenham and in this video, I'm going to go over how costs are structured and how financing works for members of Club Exploria.</p> <p>Now, before you should consider becoming a Club Exploria member -- or buying any timeshare, for that matter -- you have to understand how the numbers work. So let's get started.</p>

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<p>GRAPHIC FADES OR SLIDES AWAY. IN THE OPEN SPACE TO DAN'S LEFT (THE VIEWER'S RIGHT), A GRAPHIC SLIDES IN PLACE AT THE TOP OF THE SCREEN THAT READS:</p> <p style="text-align: center;"><b>235 EXPOs</b></p>	<p>DAN:</p> <p>I purchased 235 EXPOs when I became a member, and as I explained in more detail during the "How It Works" video, EXPOs are basically the currency you use to make reservations with Club Exploria on their website.</p> <p>My purchase price?</p>
<p>GRAPHIC SLIDES IN UNDER "235 EXPOs" SO WE SEE:</p> <p style="text-align: center;"><b>235 EXPOs</b></p> <p style="text-align: center;"><b>\$20,000</b></p>	<p>DAN:</p> <p>\$20,000. And because we're talking about a real estate transaction, we add closing costs of...</p>
<p>GRAPHIC SLIDES IN UNDER "\$20,000" THAT READS "\$590" SO WE SEE:</p> <p style="text-align: center;"><b>235 EXPOs</b></p> <p style="text-align: center;"><b>\$20,000</b></p> <p style="text-align: center;"><b>+ \$590</b></p>	<p>DAN:</p> <p>\$590</p>
<p>A <b>HORIZONTAL LINE</b> SLIDES IN UNDER "\$590", FOLLOWED BY A GRAPHIC THAT READS, "= \$20,590" SO WE SEE:</p> <p style="text-align: center;"><b>235 EXPOs</b></p> <p style="text-align: center;"><b>\$20,000</b></p> <p style="text-align: center;"><b>+ \$590</b></p> <hr style="width: 20%; margin: auto;"/> <p style="text-align: center;"><b>= \$20,590</b></p>	<p>DAN:</p> <p>That adds up to a total purchase price of \$20,590.</p> <p>We made a twenty percent down payment, which came to...</p>

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<p>GRAPHIC SLIDES IN UNDER "\$20,590" THAT READS "- \$4,118" SO WE SEE:</p> <p style="text-align: center;"><b>235 EXPOs</b></p> <p style="text-align: center;"><b>\$20,000</b> <b>+ \$590</b></p> <hr style="width: 20%; margin: auto;"/> <p style="text-align: center;"><b>= \$20,590</b> <b>- \$4,118</b></p>	<p>DAN:</p> <p>\$4,118 ...</p>
<p>A <b>HORIZONTAL LINE</b> SLIDES IN UNDER "- \$4,118", FOLLOWED BY A GRAPHIC THAT READS, "= \$16,472" SO WE SEE:</p> <p style="text-align: center;"><b>235 EXPOs</b></p> <p style="text-align: center;"><b>\$20,000</b> <b>+ \$590</b></p> <hr style="width: 20%; margin: auto;"/> <p style="text-align: center;"><b>= \$20,590</b> <b>- \$4,118</b></p> <hr style="width: 20%; margin: auto;"/> <p style="text-align: center;"><b>= \$16,472</b></p>	<p>DAN:</p> <p>... bringing our total loan amount to \$16,472, which we financed for seven years at 16.9 percent.</p> <p>By the way, with Club Exploria, there are no early payment fees, so I have the option of paying it off whenever I want or refinancing it through my personal bank or credit union if I want to.</p>
<p>GRAPHIC SLIDES IN UNDER "\$16,472" THAT READS "MONTHLY PMT. - \$335" SO WE SEE:</p> <p style="text-align: center;"><b>235 EXPOs</b></p> <p style="text-align: center;"><b>\$20,000</b> <b>+ \$590</b></p> <hr style="width: 20%; margin: auto;"/> <p style="text-align: center;"><b>= \$20,590</b> <b>- \$4,118</b></p> <hr style="width: 20%; margin: auto;"/> <p style="text-align: center;"><b>= \$16,472</b></p> <p style="text-align: center;"><b>MONTHLY PMT. - \$335</b></p>	<p>DAN:</p> <p>So our monthly payment came out to \$335 for seven years. That means that, after those seven years, we own our membership free and clear forever. Someday, we'll even be able to pass it on to our kids.</p>

<p>ALL THE GRAPHICS BETWEEN "235 EXPOS" AND "MONTHLY PMT. - \$335" DISAPPEAR AND THE MONTHLY PAYMENT LINE SLIDES UP TO JUST UNDER "235 EXPOS"</p> <p style="text-align: center;"><b>235 EXPOS</b></p> <p style="text-align: center;"><b>MONTHLY PMT. - \$335</b></p>	<p>DAN:</p> <p>Now, as it is with all vacation ownership products, Club Exploria members also have to pay a monthly maintenance fee. That covers, basically, the cost of running the resorts, including the outstanding service we receive from the staff, upkeep and maintenance on the buildings, landscaping... things like that. For us, that came to...</p>
<p>GRAPHIC SLIDES IN UNDER "MONTHLY PMT. - \$335" THAT READS "MONTHLY MAINTENANCE - \$96" SO WE SEE:</p> <p style="text-align: center;"><b>235 EXPOS</b></p> <p style="text-align: center;"><b>MONTHLY PMT. - \$335</b> <b>MONTHLY MAINTENANCE - \$96</b></p>	<p>DAN:</p> <p>... \$96 a month. You have the option of paying your maintenance fees annually if you prefer.</p> <p>And because your membership is tied to an interest in real estate, there are property taxes assessed, which came out to...</p>

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<p>GRAPHIC SLIDES IN UNDER "MONTHLY MAINTENANCE - \$96" THAT READS "PROPERTY TAXES - \$XX" SO WE SEE:</p> <p style="text-align: center;"><b>235 EXPOS</b></p> <p style="text-align: center;"><b>MONTHLY PMT. - \$335</b> <b>MONTHLY MAINTENANCE - \$96</b> <b>PROPERTY TAXES - \$XX</b></p>	<p>DAN:</p> <p>... \$XX a month (TBD).</p> <p>Finally, if you want to exchange into a resort that's <u>outside</u> of Club Exploria, you would do that through RCI. The Club pays for the first year's dues and after that, the cost is around \$100 a year plus an exchange fee of about \$220 per reservation. After that first year, whether you continue as an RCI member is up to you.</p>
<p>GRAPHICS FADE AWAY AND DAN GOES CENTER SCREEN.</p>	<p>It's as simple and straightforward as that! I hope this video has given you a clearer understanding of how costs and financing work with Club Exploria, so you can make the most informed decision you can about becoming a member.</p>