

7ACROSS

This publication contains information that indicates resorts participating in, and explains the terms, conditions, and the use of, the 7Across Exchange Program operated by Dial An Exchange, LLC. You are urged to read it carefully.



DISCLOSURE GUIDE TO THE 7ACROSS EXCHANGE PROGRAM

This Disclosure Guide to the 7Across Exchange Timeshare, Vacation Ownership & Points Clubs Exchange Service (the “**7Across Exchange Program**”) explains the 7Across Exchange Program offered to Vacation Owners by 7Across. 7Across recommends that Vacation Owners thoroughly review the information provided in this Disclosure Guide to ensure full understanding of the terms, conditions, operation, and use of the 7Across Exchange Program. The Effective Date of this Disclosure Guide is November 1, 2023.

PREAMBLE AND PRE-CONDITIONS TO PARTICIPATION

To better serve members of the exchange program (“7Across Members”), 7Across (“7Across”) has developed a number of simple terms and conditions that governs the interaction between 7Across and its members. Please contact your local 7Across office to discuss any questions relating to any of the terms and conditions set out below.

In order for a vacation owner to participate in the 7Across Exchange Program, the following conditions must be met:

1. the Vacation Owner must not be in default under their purchase contract or membership agreement with their respective resort or timeshare plan and must be current on all annual maintenance fees, assessments, dues, taxes and other charges in connection with their ownership of or membership in the applicable resort or timeshare plan;
2. with respect to any Vacation Property, the Vacation Property/apartment must meet all of the 7Across requirements for Vacation Properties as determined by 7Across in its sole discretion;
3. the Resort at which an Accommodation or Vacation Property is located must be operated in a commercial fashion as determined by 7Across in its sole discretion and any Vacation Property/apartment must qualify as a Vacation Property;
4. the Vacation Owner must have the sole ownership or use rights in the deposited Vacation Time at the time the exchange is confirmed; and
5. both the Vacation Owner and the Vacation Property must otherwise conform and comply with the Terms and Conditions enumerated below.

A. TERMS AND CONDITIONS

Accommodation. Any apartment, condominium or cooperative unit, cabin, lodge, hotel or motel room, campground, cruise ship cabin, houseboat or other vessel, recreational or other motor vehicle, or any private or commercial structure, which is real or personal property and designed for overnight occupancy by one or more individuals in connection with any Timeshare Plan.

Additional Benefits. Benefits, in addition to the right to make Exchanges and reservations of Bonus Weeks, which may from time to time be made available in connection with the 7Across Exchange Program, including, for example, Gold Advantage Benefits, hotel and other ancillary travel products.

Additional Inventory. Means additional inventory, products or services, which in some cases may be acquired by 7Across from third parties, not deposited by or on behalf of a Member, and which may be made available to Members at the sole discretion of 7Across.

Bank and Save Option or **Deposit First Option.** The process by which 7Across Members may deposit (bank) their Vacation Time in weekly intervals into the 7Across Week Pool and receive a Deposit Credit which is valid for three (3) years from the date of deposit and is available to exchange at a future date.

Bonus Weeks. Deposited Weeks or Additional Inventory that have not been booked in connection with a Confirmed Exchange by a date determined by 7Across, which are made available by 7Across in its sole discretion to 7Across Members upon payment of the Bonus Weeks Price or upon the Exchange of a Vacation Time.

Bonus Weeks Price. The price required to be paid by a 7Across Member to reserve and use Bonus Weeks.

Confirmed Exchange. An Exchange which has been accepted by the 7Across Member, for which the applicable Exchange Fee has been paid, and which has been confirmed by written posting by 7Across.

Credit Extension Fee. The fees paid by 7Across Members to extend a Deposit Credit for up to 6 months from the original expiration date.

Currently Enrolled 7Across Members. Vacation Owners who have registered to be 7Across Members and who maintain continued ownership of their Vacation Time.

7Across or **Exchange Company.** Dial an Exchange, LLC, an Arizona limited liability company, which owns and operates the 7Across Exchange Program. Use of the words “we” or “us” throughout this Disclosure Guide refers to 7Across.

7Across Exchange Program or 7Across Program. The 7Across Timeshare, Vacation Ownership & Points Clubs Exchange Service, an interval-based program of facilitating exchanges of Vacation Time.

7Across Inventory. Refers to all of the Deposited Weeks within the 7Across Week Pool at any given time or such other Additional Inventory as 7Across may add from time to time in its discretion.

7Across Member or Member. A Vacation Owner who becomes a member of the 7Across Exchange Program. As of the date of this Disclosure guide there is currently no membership fee required to become a 7Across Member; provided that 7Across Members who desire to participate in Gold Advantage must pay the Gold Advantage Fee. Use of the words “you” or “your” throughout this Disclosure Guide refers to a 7Across Member. All Gold Advantage Members are 7Across Members.

7Across Website. 7Across’s website, located at www.7Across.com.

7Across Week Pool™. The 7Across pool of Deposited Weeks and such other Additional Inventory as 7Across may add to the pool from time to time in its discretion.

Deposit Credit. Deposit Credit. The credit issued to 7Across Members for the purpose of making an Exchange at a later date as set forth herein. 7Across Members receive Deposit Credits upon depositing Vacation Time under the Bank and Save Option. Each non-promotional Deposit Credit is valid for three (3) years from the date of deposit and is available to exchange against a future date.

Deposited Week. Vacation Time which has been used to secure a Vacation Time which has been deposited into the 7Across Week Pool for the purpose of securing an Exchange.

Disclosure Guide. This Disclosure Guide to the 7Across Timeshare, Vacation Ownership & Points Clubs Exchange Service.

Exchange. The process by which 7Across Members receive exchanges of Vacation Time in connection with the 7Across Exchange Program.

Exchange Fee. The fees paid by 7Across Members to 7Across for booking an Exchange. Unless otherwise stated, the Exchange Fee includes government imposed surcharges and taxes (GST, VAT, etc.).

Exchange Request. A 7Across Member’s request to use 7Across Inventory, from which 7Across attempts to locate a Deposited Week or Additional Inventory for use by the requesting 7Across Member.

Fix-It Booking Option. An Exchange or other transaction initiated with 7Across whereby the transaction is final and all amounts paid for such transaction are nonrefundable. Upon cancellation, all amounts paid with respect to the transaction will be forfeited, including but not limited to any Exchange Fee, Deposit Credit, Bonus Weeks Price, Unit Size Upgrade Fees, and relevant taxes.

Flex-It Booking Option. An Exchange or other transaction initiated with 7Across whereby the transaction costs are fully returned to the Member’s account if notified twenty-four (24) hours prior to the check-in date. Any monetary amount related to the transaction will be returned to the Member’s account as a monetary credit, including Exchange Fee, Bonus Weeks Price, Unit Size Upgrade Fees, and relevant taxes or other fees which may have been charged. The monetary credit will be available for two (2) years. After the two (2) years, the monetary credit will expire. If a Deposit Credit was used, the Deposit Credit will be returned to the account and shall have the original expiration date. If the Deposit Credit is past its original expiration date, the Deposit Credit will not be returned. Members must cancel by telephone at least twenty-four (24) hours prior to check-in in order to take advantage of the Flex-It Booking Option’s cancellation rules (transactions may not be cancelled online unless otherwise provided).

Gold Advantage. An optional enhanced service upgrade made available exclusively through the 7Across Program to those Members who pay the Gold Advantage Initiation Fee and renew participation by payment of the applicable Gold Advantage Renewal Fee. A full list of Gold Advantage products and services is available on the website. 7Across reserves the right, in its sole discretion, to cancel, amend or modify Gold Advantage or any Gold Advantage Benefits at any time.

Gold Advantage Benefits. The collection of premium benefits available to Gold Advantage Members. A complete and current list of the Gold Advantage Benefits is set forth on the 7Across Website. 7Across reserves the right, in its sole discretion, to cancel, amend or modify Gold Advantage or any Gold Advantage Benefits at any time.

Gold Advantage Initiation Fee. The initial fee payable by 7Across Members for participation in Gold Advantage, which fee may be changed from time to time in 7Across’s sole discretion.

Gold Advantage Member. A 7Across Member who participates in Gold Advantage by making an initial payment of the Gold Advantage Initiation Fee and payments of the Gold Advantage Renewal Fee.

Gold Advantage Renewal Fee. The renewal fee payable by Gold Advantage Members to continue

participation in Gold Advantage, which fee may be changed from time to time in 7Across's sole discretion.

Guest. A 7Across Member's friends and/or family members whom the 7Across Member allows to use Vacation Time obtained through 7Across (whether by Exchange, Bonus Weeks or Additional Benefits) by informing 7Across upon confirming a reservation.

Home Resort. Any Resort containing a 7Across Member's Vacation Time.

Host Resort. Any Resort to which a 7Across Member travels on an Exchange, Bonus Weeks, Additional Benefits or Gold Advantage Benefits in connection with the 7Across Exchange Program.

Hotel Program Inventory. Hotel Program Inventory means hotel or other ancillary travel-related products that may be offered by 7Across. To the extent 7Across, in its sole discretion, elects to make Hotel Program Inventory available to Members, it may do so through any means and subject to any limitations and restrictions.

Hotel Provider. Hotel Provider means a third party who may offer Hotel Program Inventory to certain Members, in the sole discretion of 7Across.

Indemnitee. 7Across and its partners, officers, managers, employees, directors, shareholders, agents, representatives, parent companies, affiliates and subsidiaries and their predecessors, successors and assigns.

Person. Any individual, general partnership, limited partnership, limited liability company, corporation, joint venture, trust, business trust, cooperative or association or any foreign trust or foreign business organization, and the heirs, executors, administrators, legal representatives, successors, and assigns of such "Person" where the context so permits.

Replacement Exchange. An Exchange made in accordance with 7Across's cancellation procedures, which are generally permitted with respect to Flex-It Bookings and generally not permitted for Fix-It Bookings.

Resort. Any resort, development or other location at which an Accommodation or Vacation Property is located.

Search First Option. The process by which 7Across Members may search for and select 7Across Inventory from the 7Across Week Pool or Additional Inventory and deposit their Vacation Time in order to complete an Exchange.

Timeshare Plan. Any single site or multi-site timeshare plan, timesharing plan, vacation

ownership plan, fractional interest program or similar plan or program whereby a Person receives the right to use and occupy Accommodations

Trade and Travel Rental Products. Resort or other ancillary travel-related products that may be offered by 7Across in exchange for a combination of cash and Deposit Credits. To the extent 7Across, in its sole discretion, elects to make Trade and Travel Rental Products available to Members, it may do so through any means and subject to any limitations and restrictions, including limiting such offers to Gold Advantage Members.

Unit Size Upgrade Fee. The upgrade fee required for 7Across Members to receive an Exchange for a Vacation Time for occupancy of 1 bedroom, 2 bedroom, 3 bedroom or larger Accommodations upon depositing Vacation Time for occupancy of Accommodations of a studio unit (selected 7Across territories only). If the unit size of the Vacation Time is a studio unit size, a unit size upgrade fee may be payable at time of confirmation. If this amount is due, it will be advised at time of confirmation of the Exchange. Unit size upgrades are offered only in 7Across's sole discretion.

Vacation Owner. A Person who has purchased or otherwise acquired a Vacation Time and/or who holds the right to reserve Vacation Time in accordance with a Timeshare Plan.

Vacation Property. A fully serviced vacation apartment unit (i.e. a villa, cabana or chalet) which is located at a Resort in a high-demand tourist or vacation destination, has onsite management, and also offers the types of high-quality amenities and facilities typical of a first class vacation accommodation. 7Across shall be the sole arbiter of whether a vacation apartment qualifies as "Vacation Property." 7Across is not responsible for any linen, cleaning and/or service charges related to the use of Vacation Property in connection with the 7Across Exchange Program.

Vacation Time. Use rights for a period of time at a Resort which are deposited with 7Across.

B. EXCHANGE COMPANY BACKGROUND

Dial An Exchange, LLC, d/b/a 7Across ("7Across"), is an Arizona limited liability Company with its principal offices located at:

6277 Sea Harbor Drive
Orlando, FL 32821

The 7Across Exchange Program is carried out at this principal office location and/or other business locations.

7Across's Manager is:

DAE Delaware, LLC, a Delaware limited liability company

7Across's Member (owner) is:

DAE Delaware, LLC, a Delaware limited liability company
6277 Sea Harbor Dr.
Orlando, FL 32821

7Across's Officers and Directors are:

Sherri Avara, Senior Vice President

Olivier Chavy, President

Michael Duncan, Chief Accounting Officer, Senior Vice President, and Manager

Joseph M. Hollingshead, Senior Vice President, and Treasurer

Stacey Jagielski, Assistant Secretary

Terry Motsenbocker, Chief Financial Officer, Senior Vice President, and Manager

Frank Sassano, Vice President, and Assistant Treasurer

Amy Sinelli, Senior Vice President, Secretary, and Manager

Ciara E. Sisk, Senior Vice President

7Across is a doing business as name for Dial An Exchange, LLC, which is a subsidiary of DAE Delaware, LLC, which is an ultimate subsidiary of Travel + Leisure Co., a Delaware company ("**Travel + Leisure**").

C. GENERAL INFORMATION

7Across provides the 7Across Exchange Program and other related services and benefits to 7Across Members. 7Across is an independent exchange company and, other than with respect to Travel + Leisure and its subsidiaries, is not owned, operated or controlled by any Resort developer, seller, managing entity or vacation ownership plan whose Vacation Owners participate in the 7Across Exchange Program. Other than with respect to Travel + Leisure and its subsidiaries, **neither 7Across nor any of its officers or directors has any legal or beneficial interest in any developer, seller or managing entity, Resort, Timeshare Plan or other vacation ownership plan participating in the 7Across Exchange Program. Travel + Leisure is the parent corporation of 7Across and Fairfield Resort Management Services, Inc. ("FRMS"), a resort management company, Wyndham Vacation Resorts, Inc. ("WVR"), Wyndham Resort Development Corporation doing business as WorldMark by Wyndham ("WRDC"), and Equivest Finance, Inc. ("Equivest"), and their respective**

subsidiaries. Some officers and/or directors of Travel + Leisure may from time to time serve as officers and/or directors of Dial An Exchange, LLC, FRMS, WVR, WRDC, and/or Equivest, and vice versa. Certain officers and directors of Dial An Exchange, LLC may own, or have rights to acquire, shares of stock in Travel + Leisure.

Unlike 7Across, the 7Across Exchange Program is not a corporation, legal entity or association of any kind. Rather, the 7Across Exchange Program is the service name given to the services available to 7Across Members by 7Across including, without limitation, the operation of the system by which 7Across Members exchange their Vacation Time for 7Across Inventory.

7Across is not currently affiliated with any Resorts, Timeshare Plans, timeshare developers or managers of timeshare property such that developers or managers do not offer 7Across Exchange Program membership directly to purchasers of interest in Timeshare Plans and membership in the 7Across Exchange Program is not dependent on a developer's or manager's agreement to participate in the 7Across Exchange Program; however, 7Across reserves the right, in its sole discretion, to affiliate with any Resorts, Timeshare Plans, timeshare developers or managers of timeshare property in the future. 7Across has entered into contractual arrangements with managers of Timeshare Plans on a corporate membership basis, which arrangements provide for the deposit of Timeshare Plan inventory or other equivalent deposits of value in the 7Across Exchange Program that 7Across Members may reserve in return for the right of members of such Timeshare Plans to reserve 7Across Inventory.

Membership in 7Across is completely voluntary and participation in the 7Across Exchange Program is not dependent in any way upon 7Across's affiliation with any Resort, Timeshare Plan, timeshare developer or manager of timeshare property. 7Across offers the 7Across Exchange Program directly to Vacation Owners who desire to become 7Across Members. There is no required fee for membership in 7Across; provided that 7Across Members who desire to participate in Gold Advantage must pay the applicable Gold Advantage Initiation Fee along with the Gold Advantage Renewal Fee in order to continue participation in Gold Advantage.

The 7Across Exchange Program is offered to all Vacation Owners (even those who are members in other exchange programs), including, without limitation, timeshare, vacation points club and Vacation Property owners, subject to the provisions herein. Gold Advantage is offered to 7Across Members; however, participation in Gold Advantage is completely optional to 7Across Members. Any and all documents governing a 7Across Member's participation in the 7Across Exchange

Program are separate and distinct from the 7Across Member's membership agreement, terms and conditions, purchase agreement(s) and/or other agreements with their respective Resort and/or Timeshare Plan. The 7Across Exchange Program provides an opportunity for 7Across Members to make Exchanges of their Vacation Time and does not provide the right to use or occupy any specific Accommodations or Vacation Property.

Purchasers of Vacation Time should select Resorts which best meet their ongoing vacation needs. **Any decision to purchase Vacation Time should be based primarily upon the benefits to be gained from the ownership, use and enjoyment of your Vacation Time at your Resort or within your Timeshare Plan and not upon the anticipated benefits of the 7Across Exchange Program. The Resort at which you purchase your Vacation Time is solely responsible for its financial viability and the quality of its accommodations, facilities, amenities, management and services.**

7Across may offer additional benefits to 7Across Members, which may be subject to separate terms and conditions, in exchange for Deposit Credits. 7Across may change, limit, or eliminate the availability of such additional benefits in 7Across's sole discretion. 7Across does not guarantee that any additional benefit will be made available to 7Across Members, or, if made available, will remain available for any period of time. 7Across reserves the right to impose limits on 7Across Members' use of additional benefits that can be applied towards additional benefits. All 7Across Members may not have access to all benefits.

D. REQUESTING AN EXCHANGE

The 7Across Exchange Program provides 7Across Members with the opportunity to exchange your Vacation Time for 7Across Inventory made available in connection with the 7Across Exchange Program. Members have two options for effectuating an Exchange: the Search First Option and the Bank and Save Option (Deposit First Option). Regardless of whether you desire to employ the Search First Option or the Bank and Save Option, you must be in compliance with the Terms and Conditions of this Disclosure Guide in order to make an Exchange.

The Search First Option. This option enables 7Across Members to search the 7Across Week Pool for Inventory and select the Deposited Week or Additional Inventory of their choice. Once you choose a Deposited Week or Additional Inventory for your exchange, you deposit your Vacation Time with 7Across and make an Exchange Request. Upon receipt of an Exchange offer from 7Across, you may choose to accept or decline the Exchange offer. Upon acceptance of an Exchange offer, you must pay the applicable Exchange Fee (and, as

applicable, Unit Size Upgrade Fee), and confirmation of the Exchange is delivered to the member via email or via post mail to the member for presentation at the Resort upon check-in. The Search First Option is subject to the priority of Gold Advantage Members described herein.

The Bank and Save Option (Deposit First Option).

This option enables 7Across Members to deposit (bank) Vacation Time into the 7Across Week Pool and use a credit received to make an Exchange at a later date. Upon depositing your Vacation Time, you will receive a Deposit Credit to redeem at any time within three (3) years from the date of deposit. Your Deposit Credit is what enables you to make an Exchange. You can then search the 7Across Week Pool and select from available 7Across or Additional Inventory at any time during the three (3) year term and make an Exchange Request. Upon receipt of an Exchange offer from 7Across, you may choose to accept or decline the Exchange offer. Upon acceptance of an Exchange offer, you must pay the applicable Exchange Fee (and, as applicable, Unit Size Upgrade Fee), and confirmation of the Exchange is delivered to the member via email for presentation at the Resort upon check-in. In certain circumstances as determined solely by 7Across, a 7Across Member whose Deposit Credit has recently expired may be permitted to extend the Deposit Credit for an additional 6 months upon payment of a Credit Extension Fee in an amount determined by 7Across in its sole discretion from time to time.

Additionally, 7Across Members who use the Bank and Save Option may make an Exchange Request before finding suitable 7Across Inventory in the 7Across Week Pool. 7Across, in its discretion, may place restrictions on the number and type of searches a 7Across Member may place at any time. In this case, you must submit an Exchange Request for future Inventory and you are then added to a waitlist for the appropriate Vacation Time. Once a Vacation Time matching your Exchange Request is deposited into the 7Across Week Pool, the first 7Across Member on the appropriate waitlist is contacted by 7Across with an Exchange offer, subject to priorities available to Gold Advantage Members and other parameters which may be described herein. Upon receipt of an Exchange offer from 7Across, you may choose to accept or decline the Exchange offer. Upon acceptance of an Exchange offer, you must pay the applicable Exchange Fee (and, as applicable, Unit Size Upgrade Fee), and confirmation of the Exchange is delivered to the member via email and again via post mail to the member for presentation at the Resort upon check-in.

Exchange Requests may be made no less than sixty (60) days in advance of the desired travel dates. Exchange Requests will generally be

processed on a first-come, first served, space available basis, in the order in which they are received; provided that Exchange Requests made by Gold Advantage Members shall have priority over all other Exchange Requests as described herein. Exchange Requests may specify a particular Resort and/or dates; however, flexibility on dates and/or destinations will increase the likelihood of a successful Exchange. In order to provide the greatest flexibility for 7Across Members, 7Across generally works with a number of different Resorts within any particular vacation area, as opposed to specific Resorts within any particular area. To increase your likelihood for receiving a Confirmed Exchange, we recommend including several different vacation areas and at least 2 or 3 dates in each Exchange Request with a limited travel window three (3) months. **Exchange Requests are arranged and confirmed on a space-available basis, subject to priority given to Exchange Requests made by Gold Advantage Members (as described herein), and there are no guarantees of fulfillment of any Exchange Request. 7Across reserves the right, in its sole discretion, to cancel, amend or modify the process for Exchange Requests at any time.**

During periods of high demand, i.e. national holidays, peak summer vacation weeks and school holidays, and at Resorts located in high demand vacation areas, space availability is limited. 7Across Members requesting Exchanges for these times and at these Resorts are encouraged to request Exchanges as early as possible, subject to the terms hereof. In fact, all 7Across Members are encouraged to submit Exchange Requests as far as possible in advance of their requested vacation dates, subject to the provisions hereof.

You may request and receive Exchanges whether or not your Deposited Weeks have been assigned to another 7Across Member

E. ADDITIONAL EXCHANGE INFORMATION

Deposits may be made via email, facsimile, Internet (at the 7Across Website), mail and telephone. Generally, Vacation Time may only be deposited no later than four (4) weeks prior to the check-in date (or expiration date) for such Vacation Time. Late deposits (i.e., deposits made within four (4) weeks of check-in date) may only be accepted in 7Across's sole discretion, which may be contingent upon certain factors, including but not limited to the payment of a late deposit fee.

All Exchanges through the 7Across Exchange Program are for one (1) week. Exchange Requests for more or less than one (1) week are processed and confirmed on a week-by-week basis. Receipt of a Confirmed Exchange for one (1) Vacation Time does not guarantee receipt of a Confirmed Exchange for any other Vacation Time. When you confirm the first

Exchange Request, it is with the knowledge that 7Across may or may not be able to confirm remaining Exchange Requests. It is entirely your decision to either accept or decline any Exchange offers.

Check-in days and times are set by individual Resorts – 7Across is not responsible for setting check-in and check-out days or times. 7Across Members must abide by the check-in and check-out days and times set by Host Resorts. Unlike hotels, timeshare resorts generally set one day of the week as their check-in and check-out day. Vacation plans should be made in accordance with the check-in and check-out days and times of the Host Resort. **There are no priorities, limitations or restrictions on Exchanges based on seasonality, unit size or levels of occupancy of Vacation Time and related Accommodations or Vacation Property. However, 7Across Members who deposit a studio unit size, which is smaller than the Exchange Week confirmed unit size, shall be required to pay the applicable Unit Size Upgrade Fee in order to receive an Exchange for Vacation Time for occupancy of 1 bedroom, 2 bedroom, 3 bedroom or larger sized Accommodations.** 7Across attempts to give 7Across Members maximum choice of Exchange destinations by not otherwise restricting unit size, quality, location or seasonality. **Gold Advantage Members receive the Gold Advantage Benefits, which Gold Advantage Benefits include, without limitation, priority relating to making Exchanges, viewing Inventory and reserving Bonus Weeks and Additional Benefits. The standard benefits of 7Across Membership are subject to the Gold Advantage Benefits made available to Gold Advantage Members.**

Exchange confirmations will include all pertinent information for the 7Across Member to contact the Host Resort in connection with the Exchange. All resort information is provided by Host Resorts and 7Across is not responsible or liable for inaccurate resort information. All Confirmed Exchanges are final, non-transferable and are issued subject to the terms of this Disclosure Guide including, without limitation, the Terms and Conditions listed below and the Cancellation Policy. Only those Persons named on the confirmation paperwork may occupy the applicable Accommodation or Vacation Property. 7Across is not responsible for documents not received due to the error of any third party.

The deposit of Vacation Time into the 7Across Week Pool does not relieve a 7Across Member's obligation to pay any and all maintenance fee assessments, taxes or other similar charges imposed by any applicable local, state or federal governmental entity (or its equivalent if the Resort is located in a foreign country) or imposed by a Home Resort, Host Resort or provider of accommodations and/or other services which are required to be paid fully in advance. **Exchange privileges may be denied, or a Confirmed Exchange canceled, if a 7Across Member's maintenance fee assessments or similar**

charges have not been paid when due. Special charges, user fees or government taxes that may not be required by the 7Across Member's Home Resort may be charged to the 7Across Member by a Host Resort. It is the 7Across Member's responsibility to pay those charges, fees, or taxes if they are not reflected in the Exchange Fee.

7Across Members who desire to deposit Vacation Time that are based upon vacation points or "floating" timeshare weeks must either obtain confirmed unit week reservations/assignments from their Resort or Timeshare Plan or coordinate with 7Across in obtaining such confirmed unit week (or the applicable points) from the 7Across Member's Resort or Timeshare Plan before their Vacation Time can be deposited into the 7Across Week Pool.

All non-promotional Deposit Credits expire on the third (3rd) anniversary of their issuance. Upon expiration of your Deposit Credit, your right to make an Exchange terminates.

Each year there are a certain number of Deposited Weeks which are not used by 7Across in effectuating Exchanges. While some of these Deposited Weeks go unused, Deposited Weeks not used in effectuating Exchanges are generally used as Bonus Weeks and/or Additional Benefits. Deposit Credits are not dependent on the disposition of the Vacation Time which was exchanged to obtain the Deposit Credit.

F. USE OF VACATION TIME

❖ **Use by 7Across.** By depositing Vacation Time, the 7Across Member warrants to 7Across that: (1) the 7Across Member has or will have the legal right to use and assign the use of the deposited Vacation Time and all other resort amenities to which the 7Across Member has access; (2) the deposited Vacation Time has not been and will not be assigned, offered or made available by the 7Across Member to any third party; and (3) the physical accommodations are in good and usable condition. A 7Across Member relinquishes all rights to the use and occupancy of his/her Vacation Time upon depositing it into the 7Across Week Pool. 7Across reserves the right to assign your deposited Vacation Time to others, whether or not the depositing 7Across Member has requested or received an Exchange. Deposited Weeks may be used by 7Across for any commercially reasonable purpose, including but not limited to reasons such as to satisfy Exchange Requests, as Bonus Weeks, as Additional Benefits or as Gold Advantage Benefits, to accommodate inspection visits by 7Across personnel, for promotions, sale, marketing, or other purposes as determined by 7Across in its sole discretion. Deposited Weeks may not be withdrawn from the 7Across Week Pool by the depositing 7Across Member. 7Across reserves the right in its sole

discretion to modify the terms of any Deposited Week transfers.

❖ **Use by 7Across Members.** Participation in the 7Across Exchange Program is for personal, non-commercial purposes only. The commercial use, including without limitation the auction, rental or sale, of Vacation Time obtained through 7Across (whether by Exchange, Bonus Weeks Additional Benefits or Gold Advantage Benefits), Exchange Requests or Confirmed Exchanges is strictly prohibited; provided, however, that 7Across Members may assign their Vacation Time to Guests as set forth in this Disclosure Guide. The only Person who may make an Exchange Request or receive a Confirmed Exchange with respect to a Deposited Week shall be the Vacation Owner of such Vacation Time. A Confirmed Exchange may only be used by a 7Across Member or Guest whose name appears on the confirmed reservation. Any commercial use shall be grounds for immediate termination of membership and cancellation of any Exchange Request, Confirmed Exchange or other benefits of the Program without prior suspension of or notice to the Member and any other rights or remedies 7Across may have at law.

7Across reserves the right, in its sole discretion (without refund or credit), to revoke a Confirmed Exchange, cancel any rental, terminate or suspend the membership of any 7Across Member, or deny access to any of the products or services offered in connection with their 7Across Membership in the event that the 7Across Member, or their Guests or respective invitees, misuse Vacation Time, Exchange Requests or Confirmed Exchanges, or otherwise breach the Terms and Conditions of 7Across Membership.

G. 7Across PROGRAM FEES

❖ **No Membership/Annual Fees.** As of the date of this Disclosure guide there are no membership fees or annual fees required to participate in the 7Across Exchange Program.

❖ **Gold Advantage Initiation and Renewal Fees.** 7Across Members must pay a one-time Gold Advantage Initiation Fee in order to participate in Gold Advantage and receive the Gold Advantage Benefits. Gold Advantage Members must pay the current Gold Advantage Renewal Fee to continue such participation in Gold Advantage. The amount of the Gold Advantage Initiation and Renewal Fees required for participation in Gold Advantage is based upon the residency of the 7Across Member. The current Gold Advantage Initiation Fees for North America are \$99 to \$179 USD depending on tier and term.

Gold Advantage Initiation and Renewal Fees may vary and are subject to change at 7Across's sole

discretion. 7Across Members will be advised by 7Across of any Gold Advantage Initiation and Renewal Fee. Gold Advantage Members are responsible for paying the then-current Gold Advantage Renewal Fees to continue participation in Gold Advantage. The above Gold Advantage Initiation and Renewal Fees may vary for corporate participation or other programs offered by or through 7Across at 7Across's sole discretion. 7Across retains the right to waive any Gold Advantage Initiation or Renewal Fees for any reason.

- ❖ **Exchange Fees.** 7Across charges an Exchange Fee to process and confirm each Exchange based upon the residency of the 7Across Member and the destination (domestic or international) of the Confirmed Exchange. The Exchange Fee is not due until the 7Across Member's Exchange Request has been confirmed (i.e., the 7Across Member has received a Confirmed Exchange). 7Across provides two booking options for exchange, Fix-It and Flex-It.

The current Exchange Fees are:

USA, Canada, Mexico, & The Caribbean	
Domestic and International	\$219 USD

USA, Canada, Mexico, & The Caribbean	
Fix-It Domestic and International	\$219 USD
Flex-It Domestic and International	\$275 USD

Exchange Fees may vary and are subject to change at 7Across's sole discretion. 7Across Members will be advised by 7Across of any Exchange Fee changes. The above Exchange Fees may vary for corporate participation or other programs offered by or through 7Across at 7Across's sole discretion. 7Across retains the right to waive or materially decrease any Exchange Fees for any reason, including, by way of example, in connection with various promotions conducted by 7Across from time to time, such as promotions relating to the deposit of Vacation Time which 7Across determines to be in high demand. In addition, Gold Advantage Members currently receive a 10% discount on the payment of all Exchange Fees

- ❖ **Unit Size Upgrade Fees.** 7Across charges a Unit Size Upgrade Fee for 7Across Members to receive an Exchange for a Vacation Time for occupancy of 1 bedroom, 2 bedroom, 3 bedroom or larger Accommodations after depositing Vacation Time for occupancy of Accommodations which are studio units. Therefore, **7Across Members who deposit a Vacation Time unit size, which is smaller than the Exchange Week confirmed unit size, shall be required to pay the applicable Unit Size Upgrade Fee.** Unit Size upgrade Fees are based

upon the number of bedrooms of the Accommodations which the 7Across Member desires to occupy by virtue of an Exchange. The Unit Size Upgrade Fee is not due until the 7Across Member's Exchange Request has been confirmed (i.e., the 7Across Member has received a Confirmed Exchange). The current Unit Size Upgrade Fees in North America are:

Studio Unit to 1 Bedroom: \$55 USD
 Studio Unit to 2 Bedroom or Large Unit: \$75 USD

Unit Size Upgrade Fees may vary and are subject to change at 7Across's sole discretion. 7Across Members will be advised by 7Across of any Unit Size Upgrade Fee changes. The above Unit Size Upgrade Fees may vary for corporate participation or other programs offered by or through 7Across at 7Across's sole discretion. 7Across retains the right to waive any Unit Size Upgrade Fees for any reason. Unit Size Upgrade Fees are included in the Cancellation Protection Option available on Vacation Time exchange transactions.

- ❖ **Credit Extension Fees.** In certain circumstances as determined solely by 7Across, a 7Across Members whose Deposit Credit has recently expired may be permitted to extend the Deposit Credit for an additional 6 months upon payment of a Credit Extension Fee in an amount determined by 7Across in its sole discretion from time to time. 7Across retains the right to waive any Credit Extension Fees for any reason.

- ❖ **Miscellaneous Fees; Taxes.** 7Across Members are solely responsible for the payment of any and all bed tax, transient occupancy tax or similar tax that may be imposed in connection with the use and occupancy of the Accommodations or Vacation Property pursuant to an Exchange, whether such are included in the Exchange Fee or otherwise imposed.

7Across Members are solely responsible for payment of any applicable port charges, gratuities, personal expenses, utility charges, security deposits and other fees or charges properly levied by a Resort or other party for the use of amenities and facilities.

7Across Members are solely responsible for all damage and loss to the Accommodations or Vacation Property at the Host Resort as a result of 7Across Member's conduct (and the conduct of family, friends, invitees and Guests), as well as all personal charges incurred at the Host Resort including, without limitation, telephone calls, Internet service, meals and beverages, and any other applicable and permissible charges imposed by the Host Resort.

Some Resort stays require, or make available as an option, all-inclusive fees which are due upon check in, and pay for the guest's meals and beverages. These all-inclusive programs may include more or less, but are purely at the discretion of the Resort. 7Across has identified these Resorts and labeled them accordingly in the displayable Resort profile on the 7Across Website. 7Across Members are solely responsible for all-inclusive fee payments to the Resort.

Each Resort may, in its sole discretion, impose additional fees, terms, conditions and restrictions to any accommodation, activity or service, and such additional fees, terms, conditions and restrictions are subject to change at the sole discretion of the Resort. It is the responsibility of the 7Across Member to determine if any such additional fees, terms, conditions and restrictions apply to their transaction.

H. BONUS WEEKS & ADDITIONAL BENEFITS

7Across reserves the right to offer Bonus Weeks and Additional Benefits to 7Across Members in exchange for Vacation Time deposited into the 7Across Week Pool and/or other costs and fees as determined by 7Across from time to time.

❖ **Bonus Weeks.** Bonus Weeks are generally comprised of all Deposited Weeks that have not been booked in connection with a Confirmed Exchange as of a date prior to the check-in date determined by 7Across in its sole discretion. 7Across generally makes Bonus Weeks available to all 7Across Members. Bonus Weeks can be requested and reserved via email, facsimile, Internet (at the 7Across Website), and telephone. 7Across Members may reserve Bonus Weeks upon payment of the Bonus Weeks Price or upon the Exchange of a Vacation Time, as the 7Across Member may elect. In other words, if a Deposited Week is offered as Bonus Weeks and you desire to use it for your vacation, you have the choice of either (i) exchanging your Vacation Time and paying the Exchange Fee, or (ii) reserving the Deposited Week as Bonus Weeks and paying the Bonus Weeks Price. Reservations of Bonus Weeks are not complete until 7Across receives the applicable Bonus Weeks Price or issues a Confirmed Exchange, as applicable. Gold Advantage Members currently receive a 10% discount on the payment of the applicable Bonus Weeks Price. 7Across may provide both Fix-It Booking Options and Flex-It Booking Options for Bonus Weeks.

Subject to the terms of this Disclosure Guide, Bonus Weeks is available to all 7Across Members and there is no limit on the amount of Bonus Weeks that 7Across Members can reserve. Your Guests may use the Bonus Weeks you reserve;

provided, however, that (i) all Bonus Weeks reservations must be made by you, as the 7Across Member, on behalf of your Guests, and (ii) you, as the 7Across Member, are solely responsible for all damage and loss to the Accommodations or Vacation Property as a result of the conduct of Guests and their invitees, as well as all personal charges incurred in connection with the Bonus Weeks including, without limitation, telephone calls, Internet service, meals and beverages, and any other applicable and permissible charges. The Bonus Weeks Price is non-refundable unless a Flex-It Booking Option has been selected, in which case the Bonus Weeks Price may be refundable according with the terms of your purchase.

❖ **Hotel Program Inventory.** 7Across, in its sole discretion, may but shall not be required to offer Hotel Program Inventory to Members. The type and quantity of Hotel Program Inventory may change from time to time, and Hotel Program Inventory may be discontinued entirely, in 7Across sole discretion, without advance notice to Members. Hotel Program Inventory may be subject to additional terms and conditions, including, but not limited to use year limits, blackout dates and cancellation policies. Restrictions and other limitations may apply. Each Hotel Provider Transaction may require a combination of fees, cash paid and/or Deposit Credit, and may be subject to applicable taxes. The terms and conditions of any Hotel Program Terms and Conditions will be made available and will be subject to change without advance notice. If any conflict exists between these Terms and Conditions and the terms and conditions of the applicable Hotel Provider, Hotel Provider terms and conditions shall take precedence.

❖ **Trade and Travel Rentals.** 7Across, in its sole discretion, may but shall not be required to offer Trade and Travel Rentals. The type and quantity of Trade and Travel Rental Products may change from time to time, and the offering of Trade and Travel Rental Products may be discontinued entirely, in 7Across's sole discretion, without advance notice to 7Across Members. Trade and Travel Rental Products may be subject to additional terms and conditions, including, but not limited to use year limits, blackout dates and Deposit Credit use maximums and cancellation policies. Restrictions and other limitations may apply. Each Trade and Travel Rental transaction may require a combination of fees, cash paid and/or Deposit Credits, and may be subject to applicable taxes. Trade and Travel Rental Product Terms and Conditions are available online at www.7Across.com. Trade and Travel Rental Product Terms and Conditions are subject to change without advance notice. If any conflict exists between these Terms and Conditions and the Trade and Travel Rental Product Terms and

Conditions the Trade and Travel Rental Product Terms and Conditions shall take precedence

- ❖ **Additional Benefits.** Additional Benefits include, without limitation, other Accommodations, products or services, as well as “special” or “promotional” offers as may be available as determined by 7Across in its sole discretion and upon such Terms and Conditions as may be established by 7Across from time to time. 7Across may, from time to time and in its sole discretion, add, delete or modify any and all Additional Benefits offered in connection with the Exchange Program. 7Across does not guarantee that any specific Additional Benefit will be available to 7Across Members, or, if made available, will remain available for any specific period of time.

I. GOLD ADVANTAGE BENEFITS

In addition to the standard benefits of 7Across Membership, 7Across Members who become and maintain status as Gold Advantage Members are entitled to the Gold Advantage Benefits. Any Gold Advantage Member who fails to timely pay the applicable Gold Advantage Renewal Fee shall lose the right to participate in Gold Advantage and receive Gold Advantage Benefits. Below is a summary of the current Gold Advantage Benefits, a complete list of which is provided on the 7Across Website:

- ❖ **Priority Exchange Requests.** Exchange Requests of Gold Advantage Members generally have priority over other Exchange Requests. Upon making an Exchange Request for a Vacation Time, Gold Advantage Members will be placed ahead of other 7Across Members (except for other Gold Advantage Members) on the waitlist for the appropriate Vacation Time. Gold Advantage Members have an increased likelihood of receiving Exchanges based upon their Exchange Requests.
- ❖ **Pricing Advantages.** Gold Advantage Members currently receive a 10% discount on the payment of Vacation Time Exchange Fees, Unit Size Upgrade Fees, Bonus Weeks and Rental Prices depending on the Gold Advantage tier.
- ❖ **Advance Notice of Available Inventory.** Gold Advantage Members are permitted to view and book new Inventory within the 7Across Week Pool fourteen (14) days prior to other 7Across Members in connection with Exchanges, Bonus Weeks and Additional Benefits, subject to change.
- ❖ **Access To Trade and Travel Rentals.** Gold Advantage Members may receive access to Trade and Travel Rental Products.

J. CANCELLATION POLICY

We understand that circumstances sometimes change causing plans to be altered at the last minute. Where we can, we try our best to accommodate special circumstances once you have paid for your Confirmed Exchange. Subject to the following “Cancellation Policy,” 7Across Members may cancel their Confirmed Exchanges by notifying 7Across by telephone or in writing.

Cancellations by 7Across. 7Across reserves the right, in its sole discretion (without refund or credit), to cancel a Confirmed Exchange, cancel an Exchange Request or otherwise deny the Exchange privileges of any 7Across Member whose Exchange Fee is rejected by the 7Across Member’s bank or credit card company or who has not fully prepaid all annual maintenance fees, assessments, dues, taxes, and other charges relating to its ownership or membership in the applicable Resort or Timeshare Plan. 7Across may cancel or suspend a Confirmed Exchange or membership privileges of any 7Across Member failing to comply with the Terms and Conditions of 7Across Membership set forth in this Disclosure Guide. 7Across may cancel a Confirmed Exchange or a Deposit Credit in the event that, in 7Across’s sole discretion: (i) the Resort is not operated in a manner that enables it to meet its obligations or is otherwise not in compliance with applicable laws, rules, regulations, policies or procedures, or if such applicable laws, rules, regulations, policies or procedures require the closing of such Resort; (ii) the Resort is destroyed, condemned, uninhabitable or otherwise not suitable for use; or (iii) the Resort is the subject of a foreclosure suit, or the subject of a motion or other proceeding to place it under the control of a receiver, mortgagee in possession or bankruptcy trustee. Additionally, in the event of unforeseen circumstances beyond 7Across’s control, should a resort need to change or cancel a unit allocation or move a reservation to a different resort or travel date, 7Across shall have the right to modify or cancel the Confirmed Exchange, Bonus Week, or Deposit Credit. Any change should be reasonably equivalent in unit size, standard of accommodation and price to that of the original reservation. In the event a suitable alternative cannot be agreed with the 7Across Member, 7Across shall not be responsible for any additional costs or compensation to the 7Across Member or Guest. In the event that a Resort becomes uninhabitable due to a natural disaster, act of God, terrorism, civil unrest, or closed due to an epidemic or other force majeure, or any error that is not directly caused by 7Across or any other event beyond 7Across’s control, 7Across Member waives any and all claims against 7Across is not liable for the resulting cancellations. The Deposited Week used for this Exchange will not be eligible for another Exchange. An additional

Exchange Fee (and, as applicable, Unit Size Upgrade Fee) will be required to confirm another Exchange Request using a newly deposited Vacation Time.

❖ **Cancellations by 7Across Members.**

Fix-It Booking Option. With the Fix-It Booking Option, the transaction is final and non-cancellable by the Member and all amounts paid for such transaction are nonrefundable. Any amounts paid with respect to the transaction will be forfeited, including but not limited to any Exchange Fee, Deposit Credits, Bonus Weeks Price, Unit Size Upgrade Fees, and any relevant taxes or other fees which may have been charged.

Flex-It Booking Option. With the Flex-It Booking Option, transaction costs for a cancelled transaction will be fully returned to the Member's account if 7Across is properly notified twenty-four (24) hours prior to the check-in date. Upon a successful cancellation, any monetary amount related to the transaction will be returned to the Member's account as a monetary credit, including any Exchange Fee, Bonus Weeks Price, Unit Size Upgrade Fees, or any relevant taxes or other fees which may have been charged. The monetary credit will be available for use by the Member for two (2) years. After the expiration of the two (2) years, the monetary credit will expire. If a Deposit Credit was used for the Flex-It transaction, the Deposit Credit will be returned to the account and shall have the original expiration date. If the Deposit Credit is past its original expiration date, the Deposit Credit will not be returned to the Member. Members must cancel by telephone at least twenty-four (24) hours prior to check-in in order to take advantage of the Flex-It Booking Option's cancellation rules (transactions may not be cancelled online unless otherwise provided).

Cancellations of Rental Confirmations. Cancellation of rental reservations are subject to the terms and conditions as may be promulgated by 7Across from time to time as well as the terms and conditions of the rental property, which may include forfeiture of the entire fee paid in connection therewith. Unless otherwise noted at the time of reservation, a rental reservation is non-refundable after the date which is thirty-five (35) days from the check-in date.

Cancellation of Trade and Travel Rental Products.

Cancellation of rental reservations are subject to the terms and conditions as may be promulgated by 7Across. Unless otherwise noted, if a Trade and Travel Rental cancellation notice is received by 7Across thirty-five (35) days or less from the departure date, both the cash and the Deposit Request are non-refundable.

Cancellation of Additional Benefits. Cancellation of additional benefits are subject to the terms and conditions as may be promulgated by 7Across from time to time as well as the terms and conditions of the product or service, which may include forfeiture of the entire fee paid in connection therewith.

❖ **7Across Right To Modify Reservation.** Due to unforeseen circumstances beyond 7Across's control, should a resort need to change a unit allocation or move a reservation to a different resort, 7Across shall have the right to modify the Confirmed Exchange. Any change should be reasonably equivalent in unit size and standard of accommodation to that of the original reservation. 7Across shall not be responsible for any additional costs or compensation to the 7Across member or guest.

K. AFFILIATED RESORTS AND 7Across PARTICIPANTS

Other than with respect to its relationship with Travel + Leisure and its subsidiaries, 7Across is an independent exchange company and is not currently affiliated with any Resorts, Timeshare Plans, timeshare developers or managers of timeshare property. Accordingly, there are no Resorts or Timeshare Plans that "participate" in the 7Across Exchange Program. Instead, 7Across offers membership in the 7Across Exchange Program directly to Vacation Owners. Thus, it is not possible or relevant for 7Across to list (1) the name and address of each Resort or Timeshare Plan participating in the 7Across Exchange Program; (2) the number of Accommodations or Vacation Properties in each Resort or Timeshare Plan that are available for occupancy and which qualify for participation in the 7Across Exchange Program, expressed within the numerical groupings 1-5; 6-10; 11-20; 21-50; and 51 and over; or (3) the number of Currently Enrolled 7Across Members for each Resort or Timeshare Plan participating in the 7Across Exchange Program in the numerical groupings 1-100; 101-249; 250-499; 500-999; and 1000 and over. Notwithstanding the foregoing, 7Across reserves the right, in its sole discretion, to affiliate with any Resort, Timeshare Plan, timeshare developer or manager of timeshare property at any time. Any additions of affiliates shall be determined by 7Across based upon factors such as size, location, and quality of the affiliated resort and its accommodations and facilities. Further, 7Across has entered into contractual arrangements with certain managers of Timeshare Plans on a corporate membership basis, which arrangements provide for the deposit of Timeshare Plan inventory in the 7Across Exchange Program that 7Across Members may reserve in return for the right of members of such Timeshare Plans to reserve 7Across Inventory.

The number of Resorts available through the 7Across Exchange Program varies at any given time because availability is not tied to the "participation" of any particular Resort or Timeshare Plan in the 7Across Exchange Program; rather, availability of particular Resorts is solely dependent upon the Resort location of each 7Across Member's Vacation Time deposited in to the 7Across Program. Accordingly, in selecting a location for Exchange, 7Across Members are limited to those Resorts in which Vacation Time have been deposited, which can be viewed on the 7Across Website. The minimum duration of timeshare intervals/Vacation Time is established by the governing documents of the particular Resort in which such Vacation Time exist.

The constantly changing Resorts available to 7Across Members through the 7Across Exchange Program vary in size from a few, if any, Accommodations or Vacation Properties to several hundred, or more, per any particular Resort. Consequently, 7Across Members should not participate in the 7Across Exchange Program in anticipation of the ability to receive a Confirmed Exchange at any particular Resort or during a particular time of year, and receipt of a Confirmed Exchange for an Accommodation at a particular Resort in a given year is not a guarantee that Accommodations at such Resort will be available in future years. Each 7Across Member is given a detailed description of the applicable Resort before selecting a Vacation Time at such Resort.

L. THE TERMS OF 7ACROSS MEMBER'S DEPOSIT

7Across reserves the right, in its sole discretion, to refuse, deny or cancel a Deposited Week.

The maintenance fees, assessments, dues, taxes, and other charges relating to the Deposited Week must be paid in full prior to a Confirmed Exchange being issued by 7Across.

The Deposited Week must be exclusively relinquished to 7Across, and neither the 7Across Member nor any other party (other than 7Across) may use the deposited week or assign such week to another party or company (including by placing the Deposited Week into a rental pool).

Certain Resorts provide Vacation Time to 7Across on their owner's behalf. Please check with your Resort if you are unsure of how your Resort handles Vacation Time with 7Across. Alternatively, a local 7Across customer support agent may advise which Resorts operate on this basis.

7Across will accept a 7Across Members Deposit Week up to four (4) weeks prior to the expiration date (or check-in date) of the Deposited Week. 7Across, in its sole discretion may accept deposits with less than 4 weeks and may charge a late

deposit fee (to be determined by 7Across in its discretion).

M. ADDITIONAL TERMS AND CONDITIONS

In addition to the foregoing, 7Across Members further acknowledge and agree that:

- ❖ In order for a Vacation Owner to participate in the 7Across Exchange Program, the following conditions must be met: (i) the Vacation Owner must not be in default under their purchase contract or membership agreement with their respective Resort or Timeshare Plan and must be current on all annual maintenance fees, assessments, dues, taxes, and other charges relating to their ownership/membership in the applicable Resort or Timeshare Plan; (ii) with respect to any purported Vacation Property, vacation apartment unit purported to be Vacation Property must meet all of the 7Across qualifications for Vacation Property as determined by 7Across in its sole discretion; (iii) the Resort at which an Accommodation or Vacation Property is located must be operated in a commercially reasonable fashion as determined by 7Across in its sole discretion and any vacation apartment must qualify as Vacation Property; and (iv) the Vacation Owner must have the sole ownership and/or use rights in the Deposited Week at the time the Exchange is confirmed.

7Across reserves, in its sole discretion, the right to amend or modify these Terms and Conditions of participation in the 7Across Exchange Program at any time and for any reason including, without limitation, the increase or decrease of fees provided for hereunder and/or the addition of membership fees and other fees. 7Across Members will be provided with notice of all material changes to the 7Across Exchange Program subsequent to the Effective Date of this Disclosure Guide. 7Across reserves the right to provide such notice via newsletter, email, publication, mailing or posting on the 7Across Website (www.7Across.com), or by any other method as 7Across may determine. Any amendment or modification will be effective upon publication or mailing. 7Across further reserves, in its sole discretion, the right to modify, waive or eliminate any term or condition with respect to any 7Across Member or group of 7Across Members including, without limitation, any and all fees.

By participating in the 7Across Exchange Program, each 7Across Member irrevocably and unconditionally submits, for itself and its property, to the jurisdiction of the courts of Orange County, Florida for any and all disputes arising in relation to the 7Across Exchange Program. 7Across Members agree not to institute or seek to institute any litigation arising out of or relating to the

7Across Exchange Program in any forum other than a court of Orange County, Florida.

Each 7Across Member consents and waives such 7Across Member's objection to the non-exclusive personal jurisdiction of a venue in the Florida state and federal courts situated in Orange County, Florida for all cases and controversies under the Terms and Conditions or between 7Across and the 7Across Member.

WAIVER OF JURY TRIAL. EACH 7ACROSS MEMBER HEREBY WAIVES THE RIGHT TO A JURY TRIAL IN ANY ACTION RELATED TO THE TERMS AND CONDITIONS HEREOF OR THE RELATIONSHIP BETWEEN ANY INDEMNITEE, ANY MEMBER, ANY GUEST OF A MEMBER, AND THEIR RESPECTIVE ASSIGNS AND SUCCESSORS.

If any legal action is initiated by a 7Across Member or a Guest or by 7Across pertaining, directly or indirectly, to the Terms and Conditions or 7Across in general, and 7Across prevails, that 7Across Member or Guest shall, without limitation, pay all costs incurred by 7Across in defending such action, including reasonable attorneys' fees, paralegal fees and court costs.

The Terms and Conditions in this Disclosure Guide constitute the entire agreement between the parties hereto with respect to the subject matter set forth herein and supersede all previous communications, representations, or agreements, either oral or written, between the parties relating to such subject matter.

7Across's logo, brand name and other trademarks may not be used without the prior written permission of 7Across. Other logos and brand names described herein may be trademarks of their respective owners.

The Terms and Conditions of participation in the 7Across Exchange Program shall be governed by and construed in accordance with the laws of the State of Florida, except for its conflicts of laws and principles.

7Across Members remain subject to any and all procedures, terms, conditions, rules and regulations, and financial obligations related to a 7Across Member's ownership/membership in its Resort and/or Timeshare Plan.

Host Resorts and other providers may impose their own limitations and requirements regarding occupancy limits for particular accommodations, behavior while at the resort, and other issues. 7Across Members are responsible for abiding by the rules and regulations of the Host Resort. Unless a 7Across Member or guest informs the check-in desk at a particular Host Resort that they

anticipate checking in later than the arrival time designated, the arriving 7Across Member or guest risks forfeiture of the reservation and the related Deposit Credit. Each 7Across Member is responsible for his or her own actions as well as the actions of his or her family, friends, invitees, Guests and any other Persons permitted by a 7Across Member to use the Accommodation or Vacation Property in connection with an Exchange, Additional Benefits and Bonus Weeks. Any Host Resort may, in its sole discretion, impose additional fees, terms, conditions and restrictions to any accommodation, activity or service, and such additional fees, terms, conditions and restrictions are subject to change at the sole discretion of the Host Resort. It is the responsibility of the 7Across Member to determine if any such additional fees, terms, conditions and restrictions apply to their transaction.

The failure of a 7Across Member to fully comply with all of its obligations related to its ownership/membership in its Resort and/or Timeshare Plan may result in such 7Across Member being unable to enjoy the rights and benefits otherwise available in connection with the 7Across Exchange Program.

The Vacation Time deposited for Exchange has neither been utilized by nor assigned to any other Person. Vacation Time to be banked in the 7Across Week Pool may not be deposited with another exchange company ("Double Banking"). 7Across Members shall be solely responsible for any expenses incurred by 7Across or another 7Across Member who has been denied access to a Deposited Week as a result of Double Banking.

7Across Members who desire to deposit Vacation Time which are based upon vacation points or "floating" timeshare weeks must either obtain confirmed unit week reservations/assignments from their Resort or Timeshare Plan or coordinate with 7Across in obtaining such confirmed unit week (or the applicable points) from the 7Across Member's Resort or Timeshare Plan before their Vacation Time can be deposited into the 7Across Week Pool.

Participation in the 7Across Exchange Program is for personal, non-commercial purposes only. The commercial use, including without limitation auction, rental or sale, of Vacation Time obtained through 7Across (whether by Exchange, Bonus Weeks or Additional Benefits), Exchange Requests or Confirmed Exchanges is strictly prohibited.

All Exchange transactions are between 7Across and the applicable 7Across Member. Guests are not parties to any transaction between 7Across and 7Across Members. All Confirmed Exchanges must include the name of the Person(s) allowed to

check-in at the Host Resort, including any applicable guest names. Multiple bookings confirmed with the same guest name for similar check in dates will be considered duplicates and invalid and may be cancelled by 7Across without notice unless prior arrangement has been made with 7Across. Any changes in such Person(s) must be made by the 7Across Member who made the Exchange by contacting 7Across. Upon receipt of such change, 7Across will issue a new Exchange Confirmation and the Host Resort will be notified accordingly.

7Across has access to a variety of resorts in different countries with varying levels of accommodation types, building standards and services. 7Across cannot be held responsible for any Resort that may not meet the expected standard of accommodation, service, operation, facilities or amenities. Accommodations, services and amenities related to Inventory vary by location and Resort, and Accommodations and Vacation Property may vary in size, quality and décor. 7Across does not warrant the suitability, safety or security of Resort activities, guides, vendors or service providers described herein. 7Across Members are given the opportunity to research the suitability of any offered exchange Resort prior to confirming the exchange transaction. It is the 7Across Member's responsibility to investigate the safety and suitability of any activity, and the credentials and fitness of any guide, vendor or service provider, and 7Across Members participate at their own risk.

The total number of people occupying the Accommodation or Vacation Property must not exceed the maximum Occupancy of the unit set forth in the Exchange Confirmation or reservation; otherwise, access may be refused or an additional charge may be levied against the 7Across Member.

All Accommodations and Vacation Property used and occupied in connection with an Exchange must be left in the same condition as when the 7Across Member arrived – "Clean and Tidy."

Any breakages/damages must be reported immediately to the Host Resort staff. The 7Across Member is solely responsible for all damage and loss to the Accommodations or Vacation Property at the Host Resort as a result of 7Across Member's conduct (and the conduct of family, friends, invitees and Guests, and the family, friends and invitees of Guests), as well as all personal charges incurred at the Host Resort including, without limitation, telephone calls, Internet service, meals and beverages, and any other applicable and permissible charges imposed by the Host Resort.

7Across Members are solely responsible for the payment of any and all bed tax, transient

occupancy tax or similar tax that may be imposed in connection with a Member's use and occupancy of the Accommodations at a Resort, provided that unless otherwise stated all taxes are included in the Exchange Fee.

7Across Members are responsible for payment of any all-inclusive fees that may be charged by any Resort to cover the member's food and beverage during the vacation. It is the 7Across Member's responsibility to know what is or is not included in the all-inclusive fee charged directly by the Resort.

7Across Members are responsible for payment of any applicable port charges, gratuities, personal expenses, utility charges, security deposits and other fees or charges properly levied by a Resort or other party for the use of amenities and facilities.

7Across is not responsible for loss, damage to, or theft of personal property related to a 7Across Member's use of Accommodations and/or Vacation Property, nor is 7Across liable for personal or bodily injury to a 7Across Member or its Guests and invitees in connection with such use.

Telephone conversations between 7Across Members and 7Across in connection with the 7Across Exchange Program may be recorded and/or monitored for quality control and training purposes and 7Across Members hereby expressly consent to such recording and monitoring.

7Across may occasionally offer promotions, products and services through a variety of marketing programs, including through the use of telephone and email solicitations. 7Across Members hereby expressly consent and agree to all such solicitations including, without limitation, solicitations by means of prerecorded messaging, automatic dialing equipment, predictive dialing equipment, email and/or similar marketing methods, and further including solicitations to 7Across Member's cellular telephone number, if any.

7Across's liability to a Member or Guest for any loss, injury or damages resulting from their use of or inability to use the 7Across Exchange Program shall be limited to the fees paid to 7Across for the relevant use. In no case shall 7Across be liable for special, consequential, incidental or indirect damages. Non-7Across Exchange Program related programs and services offered through 7Across or by third parties with permission of 7Across, are subject to separate terms and conditions and may be changed, eliminated or added to without prior notice to 7Across Members. 7Across shall not be responsible for the action or omissions and/or representations (whether oral or written) of any third parties. This limitation applies regardless of

the form of action whether in contract, tort or otherwise. This limitation of liability shall also apply to 7Across and all affiliated companies, successors, assigns and agents of 7Across.

Each 7Across Member acknowledges that Host Resort is subject to change in the Host Resort's sole discretion and is not subject to 7Across's control and may differ in assignment, unit size, design, furnishings, amenities, facilities and accessibility for individuals with disabilities from the accommodations of the 7Across Member's Resort. Each 7Across Member acknowledges that it is the sole responsibility of the owner, lessor, lessee or operator of any Resort, and not the responsibility of 7Across, to ensure that its accommodations, facilities and amenities are accessible to and usable by individuals with disabilities in compliance with all applicable state, federal and local laws.

Upon a 7Across Member's renewal of participation and upon each instance of receipt of a Confirmed Exchange or reservation for Bonus Weeks or Additional Benefits, any and all legal claims of a 7Across Member against 7Across are and shall be waived and 7Across is and shall be released from any and all liability arising from a 7Across Member's participation in the 7Across Exchange Program with respect to a claim which may have occurred through the date of renewal or receipt of the Confirmed Exchange or reservation for Bonus Weeks or Additional Benefits.

To the best of 7Across Member's knowledge, neither 7Across Member, its owners (if 7Across Member is an entity), its officers, directors or employees or anyone else affiliated with 7Across Member, whether by a common ownership, by contract, or otherwise, has been designated as, or is, a terrorist, a "Specially Designated National" or a "Blocked Person" under U.S. Executive Order 13224, in lists published by the U.S. Department of the Treasury's Office of Foreign Assets Control, or otherwise.

All written information 7Across Member submits to 7Across about his/her/its Resort or Timeshare Plan, the 7Across Member or his/her/its finances was or will be at the time delivered, true, accurate and complete, and such information contains no misrepresentation of a material fact, and does not omit any material fact necessary to make the information disclosed not misleading under the circumstances. There are no express or implied covenants or warranties, oral or written, between 7Across and 7Across Member except as expressly stated in these Terms and Conditions or otherwise in this Disclosure Guide.

7Across Member will indemnify, defend and hold the Indemnitees harmless, to the fullest extent

permitted by law, from and against all losses and expenses, incurred by any Indemnitee for any investigation, claim, action, suit, demand, administrative or alternative dispute resolution proceeding, relating to or arising out of any transaction, occurrence or service at a Resort, or involving personal injury or property damage, any breach or violation of any contract or any law, regulation or ruling by, or any act, error or omission (active or passive) by a 7Across Member, any party associated or affiliated with a 7Across Member or any of the owners, officers, directors, employees, agents or contractors of 7Across Member or 7Across Member's affiliates. 7Across Member has no obligation to indemnify any Indemnitee for damages to compensate for property damage or personal injury if a court of competent jurisdiction makes a final decision not subject to further appeal that the Indemnitee engaged in willful misconduct or intentionally caused such property damage or bodily injury.

7Across Member will respond promptly to any matter described in the preceding paragraph, and defend the Indemnitee. 7Across Member will reimburse the Indemnitee for all costs of defending the matter, including reasonable attorneys' fees, incurred by Indemnitee if 7Across Member's insurer or 7Across Member does not assume defense of the Indemnitee promptly when requested, or separate counsel is appropriate, in 7Across's discretion, because of actual or potential conflicts of interest. Indemnitee has the right to retain counsel of its choosing. 7Across must approve any resolution or course of action in a matter that could directly or indirectly have any adverse effect on 7Across, or could serve as a precedent for other matters.

Any 7Across Member whose conduct, or whose family's, Guest's or invitee's conduct, shall be deemed by 7Across to be likely to endanger the welfare, safety, harmony or good reputation of 7Across or is otherwise improper, may be reprimanded, suspended or expelled from the 7Across Exchange Program, and have all privileges associated therewith suspended or terminated. 7Across shall be the sole arbiters of what constitutes improper conduct as contemplated herein.

If the Accommodations or Vacation Property for which an Exchange, Bonus Weeks of any Additional Benefit has been confirmed become unavailable due to natural disaster, act of God, terrorism, civil unrest, or any other event beyond 7Across's control, you waive any and all claims against 7Across.

7Across does not own or operate the resorts and is not liable for their description, services, state of their property or presentation. Any complaints

about the Accommodations, Vacation Property or services provided at a Host Resort should be made at the earliest opportunity to a person of authority at the Host Resort. In the event the Host Resort does not resolve the matter, you may notify 7Across in writing and provide complete and accurate details of the matter within thirty (30) days of your return. We reserve the right to refuse to consider any complaints made where this procedure has not been followed.

Exchange or non-exchange-related programs and services offered by 7Across or by third parties with the permission of 7Across, including, without limitation all Gold Advantage Benefits, where applicable, shall be governed by this Disclosure Guide including, without limitation, these Terms and Conditions, but may be subject to additional and/or separate terms and conditions and may be changed or eliminated without prior notice to you. Unless specifically stated to the contrary, where the context requires otherwise or where otherwise prohibited, this Disclosure Guide shall control. 7Across accepts no responsibility for the acts or omissions of any third parties providing such programs or services directly to you.

If you or your Guest fail to comply with this Disclosure Guide or fail to pay any sums owed to 7Across, Resort or any other entity affiliated with 7Across, your Confirmed Exchange or reservation may be revoked, your membership may be suspended or terminated, or access may be denied to any of the products or services offered by 7Across without further obligation. In the event of a suspension based upon non-payment, your Exchange privileges will remain suspended until all sums that are owed are paid.

If 7Across should be prevented, hindered or delayed in the performance of any obligation hereunder, including, but not limited to, providing Accommodations or Vacation Property, due to a "Force Majeure" beyond its reasonable control, and which cannot reasonably be circumvented by 7Across through the use of alternate sources or other means, then 7Across shall be excused from further performance upon notice to the affected 7Across Member stating the reason for such nonperformance. The term "Force Majeure", as used herein, shall mean and refer to (i) an act of God or public enemy, fire, explosion, perils of the sea, lightning, earthquake, storm, flood, declared or undeclared war, revolution, insurrection, riot,

act of piracy, act of terrorism, sabotage, blockade, embargo, accident, epidemic or quarantine; (ii) action by a governmental authority which prevents or delays performance of 7Across's obligations hereunder; or (iii) a strike, lockout or other labor unrest resulting from any cause and whether or not the demands of the employees involved are reasonable or within 7Across's power to concede. Notwithstanding 7Across's inability to perform any obligation hereunder, the Member's obligations hereunder shall continue.

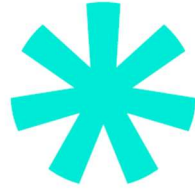
Upon any determination by 7Across, in its sole discretion, that a Member, guest, or holder of a Guest Certificate is abusive to any 7Across associate, inventory provider personnel; or for any other reason as determined by 7Across in its sole discretion may choose to terminate a Membership or elect to no longer transact with a customer on a temporary or permanent basis.

By submitting a review with 7Across you understand and agree to allow 7Across to reproduce, translate, adapt, modify, and publish that review at 7Across's sole discretion on any 7Across related material.

These Terms and Conditions and this Disclosure Guide are exclusively for the benefit of the parties. There are no third-party beneficiaries. No agreement between 7Across and anyone else is for 7Across Member's benefit.

Should 7Across allow 7Across Member to deviate from these Terms and Conditions or this Disclosure Guide, 7Across may insist on strict compliance at any time after written notice. 7Across's silence or inaction may not be used to establish a waiver, consent, course of dealing, implied modification or estoppel. All modifications, waivers, approvals and consents of or under these Terms and Conditions or this Disclosure Guide by 7Across must be in writing and signed by 7Across's authorized representative to be effective.

Privacy Notice. Personal Information collected about 7Across Member through 7Across Member's use of this website is subject to our Privacy Notice. For more information about our use and protection of 7Across Member's information, please review 7Across's Privacy Notice.



7ACROSS

7Across

(a d/b/a for Dial an Exchange, LLC)

(a Subsidiary of Travel + Leisure Co.)

**Report of Key Operating Exchange Statistics for the
7Across Exchange Timeshare, Vacation Ownership &
Points Clubs Exchange Service**

December 31, 2022

With Independent Accountant's Report

7Across (a d/b/a for Dial an Exchange, LLC)
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December 31, 2022

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INDEPENDENT ACCOUNTANT'S REPORT

To the Member,
Dial An Exchange, LLC:

We have examined the accompanying Report of Key Operating Exchange Statistics (the "Report") and the related notes to the Report of the 7Across Exchange Timeshare, Vacation Ownership & Points Clubs Exchange Service (the "Program") of 7Across, a d/b/a for Dial an Exchange, LLC, a subsidiary of Travel + Leisure Co., (the "Company") for the year ended December 31, 2022. The Company's management is responsible for preparing the Report in accordance with the requirements of the Timesharing Acts of Florida, Hawaii, Maryland, Missouri, Virginia, and West Virginia as described in Note 1 of the Report. Our responsibility is to express an opinion on the Report based on our examination.

Our examination was conducted in accordance with attestation standards established by the American Institute of Certified Public Accountants. Those standards require that we plan and perform the examination to obtain reasonable assurance about whether the Report is in accordance with the Timesharing Acts of Florida, Hawaii, Maryland, Missouri, Virginia, and West Virginia as described in Note 1 of the Report, in all material respects. An examination involves performing procedures to obtain evidence about the key operating exchange statistics of the Company. The nature, timing, and extent of the procedures selected depend on our judgement, including an assessment of risks of material misstatement of the Report, whether due to fraud or error. We believe that the evidence we obtained is sufficient and appropriate to provide a reasonable basis for our opinion.

We are required to be independent and to meet our other ethical responsibilities in accordance with relevant ethical requirements relating to the engagement.

In our opinion, the Report of the Company for the year ended December 31, 2022, is presented in accordance with the Timesharing Acts of Florida, Hawaii, Maryland, Missouri, Virginia, and West Virginia, as described in Note 1 of the Report, in all material respects.

WithumSmith+Brown, PC

May 5, 2023

7Across (a d/b/a for Dial an Exchange, LLC)
Report of Key Operating Exchange Statistics
December 31, 2022

The number of purchasers (members) currently enrolled in the exchange program	182,881
The number of accommodations and facilities that have current written affiliation agreements with the exchange program	-
The percentage of confirmed exchanges, which is the number of exchanges confirmed by the exchange program divided by the number of exchanges properly applied for (see Note 4)	26%
<i>The percentage described above is a summary of the exchange requests entered with the exchange program in the period reported and does not indicate the probabilities of a purchaser being confirmed to any specific choice or range of choices.</i>	
The number of timeshare periods for which the exchange program has an outstanding obligation to provide an exchange to a purchaser who relinquished a timeshare period during the year in exchange for a timeshare period in a future year	1,276
The number of exchanges confirmed by the exchange program during the year	3,657

See Independent Accountant's Report.
The Notes to Report of Key Operating Exchange Statistics are an integral part of this statement.

7Across (a d/b/a for Dial an Exchange, LLC)
Notes to Report of Key Operating Exchange Statistics
December 31, 2022

1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

The accompanying Report of Key Operating Exchange Statistics (the "Report") of 7Across, a d/b/a for Dial an Exchange LLC, a subsidiary of Travel + Leisure Co., (the "Company" or "7Across") includes the exchange statistics of 7Across Exchange Timeshare, Vacation Ownership and Points Clubs Exchange Service (the "7Across Exchange Program") for the year ended December 31, 2022.

The statistics reflected in the Report have been computed and are being disclosed in accordance with the following Timesharing Acts:

Florida, Section 721.18 (1) (q) and (r)
Hawaii, Administrative Rules, Section 16-106-4.2 (a) (3)
Maryland, Section IIA-120 (a) (16) and (17)
Missouri, Section 407.625 (1) (17) and (18)
Virginia, Section 55.1-2219 (A) (17) and (18)
West Virginia, Section 36-9-17 (a) (17) and (18)

2. DESCRIPTION OF COMPANY

The Company is an Arizona limited liability company and operates an exchange program in accordance with the Timesharing Acts of Florida, Hawaii, Maryland, Missouri, Virginia, and West Virginia, as described above in Note 1. The purpose of the 7Across Exchange Program is to provide members the opportunity to exchange their resort weeks for available inventory in the 7Across Exchange Program. The Company has no signed affiliation agreements with any resorts. 7Across is an independent exchange company and is not owned, operated, or controlled by any resort developer, seller, managing entity, or vacation ownership plan whose resort week owners participate in the 7Across Exchange Program.

3. MEMBERSHIPS

Membership in 7Across is completely voluntary and participation in the 7Across Exchange Program is not dependent in any way upon 7Across's affiliation with any resort, timeshare plan, timeshare developer, or manager of timeshare property. 7Across offers the 7Across Exchange Program directly to resort week owners who desire to become members of the 7Across Exchange Program. There is no required fee for membership in 7Across, and the 7Across Exchange Program is offered to all resort week owners.

4. MEMBERSHIP EXCHANGE REQUESTS

Members may exchange their resort weeks for 7Across inventory made available through the 7Across Exchange Program. Members have two options for effectuating an exchange: (1) the Search First Option and (2) the Bank and Save Option.

The Search First Option enables members to search the 7Across Week Pool for inventory and select the deposited week of their choice. Upon selection of a deposited resort week, a member deposits their resort week with 7Across and makes an exchange request. Upon receipt of an exchange offer from 7Across, the member may either accept or decline the exchange offer.

See Independent Accountant's Report.

7Across (a d/b/a for Dial an Exchange, LLC)
Notes to Report of Key Operating Exchange Statistics
December 31, 2022

The Bank and Save Option enables members to deposit (bank) their resort weeks into the 7Across Week Pool and receive a credit to make an exchange at a later date. Upon depositing the resort week, the member receives an exchange credit to redeem any time within three years from the date of the deposit. Members can then search the 7Across Week Pool and select from available inventory or may submit an exchange request for future inventory that may be deposited into the 7Across Week Pool.

Members who accept the exchange offer must then pay the applicable exchange fee, as defined.

In order for resort week owners to participate in the 7Across Exchange Program, the owners must not be in default under their purchase contract or membership agreement with their respective resort or timeshare plan and must be current on all annual maintenance fees, assessments, dues, taxes, and other charges relating to their ownership/membership in the applicable resort or timeshare plan. Resort week owners must have sole ownership and/or use rights in deposited weeks at the time the exchange is confirmed.