

# TIMESHARE SCAMS

## KNOW YOUR RIGHTS

Timeshares offer vacationers the opportunity to use a vacation property for a limited amount of time each year. While these may sound like great deals, our office often hears complaints from consumers who have been hit by hidden charges in their timeshare agreements.

Here are a few tips to help you make an informed decision:

- Consider the amount of money you have budgeted for travel and whether a timeshare fits within the budget. Consider your age and medical history as it relates to your current and future ability to travel.
- Understand the true cost of ownership. In addition to the purchase price, timeshare owners are usually required to pay annual maintenance fees, which can go up each year. Improvements to the timeshare property can also result in additional costs.
- Check into the reputation of the seller, developer and management company before you make a purchase. While there are legitimate companies in the timeshare business, there are also many less-reputable operators in this industry.
- Beware of high-pressure sales tactics. Timeshare companies often lure people with free or discounted vacation packages in exchange for sitting through their “seminars,” which can drag on for hours in the hopes of wearing you down to sign papers, without giving you a chance to study the contracts carefully.
- Make sure you are provided a copy of all documents you are shown during the presentation. Thoroughly review anything you are asked to sign.
- Understand your right to cancel. This will be governed by the laws of the state where the contract is signed. Ask specifically how many days you have to cancel and where to send the cancellation notice if you do decide to cancel. This should be sent by certified mail.
- Be sure you understand what will happen to the timeshare after your death. Timeshares may not automatically pass to heirs.

Many timeshares end up going unused. Whatever the reason might be, people with unused timeshares are often targeted for a second time by timeshare resale scams. We hear many complaints regarding timeshare resale companies, which offer their services to sell your timeshare on your behalf. In many cases, we’ve found that these companies are doing little, if any, work in trying to sell your timeshare. But, that doesn’t stop them from charging you a monthly fee for their “services.”



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