ACA GROUP

Document Checklist

Determine Your Ownership Profile

Different Ownership = Different Cancellation Path. Check all that apply to your current situation:

When did you buy?

- ☐ Less than 15 days
- ☐ Less than 1 year
- ☐ 1-5 years
- ☐ 5-10 years
- ☐ 10+ years

What is attached to it?

- ☐ Paid off
- ☐ Mortgage/payment
- ☐ Recent upgrade
- ☐ Maintenance fees current
- ☐ Behind or in collections

What have you tried?

- ☐ Called the resort
- ☐ Asked for surrender/deed-back
- ☐ Tried resale
- ☐ Used another exit company
- ☐ Nothing yet

1. Core Ownership & Purchase Records

Original Purchase Agreement: The primary contract signed on the day of purchase.

Deed or Points Certificate: Identifies whether you have a deeded real estate interest, points, a membership, or a fixed-term contract.

Upgrade Documents & Riders: Any subsequent contracts signed to purchase more points or upgrade your tier.

Contract Numbers & Dates: A written list of all relevant contract numbers, dates of purchase, and names of all owners/borrowers listed.

2. Financial & Billing Statements

Current Maintenance Fee Bill: Must show the current annual charges, any arrears (past due amounts), and upcoming special assessments.

Mortgage / Loan Statement: If not paid in full, this must show the current lender, loan payoff date, and exact current payoff amount.

3. Correspondence & Evidence

Written Resort Correspondence: Any emails, physical letters, or notices sent to or received from the resort's owner services or legal departments.

Prior Cancellation Attempts: Notes, tracking slips, or letters from any previous attempts to cancel the contract (including rescission notices or unverified exit company contracts).

Sales Presentation Notes: Any handwritten notes, worksheets, or promotional materials provided by the sales representative during the initial presentation or upgrade meetings.

4. Hardship Documentation (If Applicable)

If you are applying for a resort's discretionary hardship surrender program, you will need supporting evidence.

Proof of Circumstance Change: Relevant documentation supporting a genuine hardship, such as health/mobility limitations, death certificate of a co-owner, or proof of transition to a restricted fixed income.

> (Note: Keep full medical details and account numbers private).

Verify Your State Rescission Window

If you purchased recently, you have a statutory right to cancel for a full refund.
Review your specific contract for exact instructions.

AL: 7 Days	**AK:** 15 Days	**AZ:** 10 Days
AR: 5 Days	**CA:** 7 Days	**CO:** 5 Days
CT: 3 Days	**DE:** 5 Days	**FL:** 10 Days
GA: 7 Days	**HI:** 7 Days	**ID:** 5 Days
IL: 5 Days	**IN:** 72 Hours	**IA:** 5 Days
KS: 3 Days	**KY:** 3 Days	**LA:** 7 Days
ME: 5 Days	**MD:** 10 Days	**MA:** 3 Days
MI: 9 Days	**MN:** 5 Days	**MS:** 3z Days
MO: 5 Days	**MT:** 7 Days	**NE:** 3 Days
NV: 5 Days	**NH:** 5 Days	**NJ:** 7 Days
NM: 7 Days	**NY:** 7 Days	**NC:** 5 Days
ND: 3 Days	**OH:** 3 Days	**OK:** 5 Days
OR: 5 Days	**PA:** 5 Days	**RI:** 10 Days
SC: 5 Days	**SD:** 7 Days	**TN:** 10-15 Days
TX: 5 Days	**UT:** 5 Days	**VT:** 3 Days
VA: 7 Days	**WA:** 7 Days	**WV:** 10 Days
WI: 5 Days	**WY:** 3 Days	

**Days typically refer to calendar days, but some states specify business days. Always verify your specific contract and state statute.*

Official Developer Exit Programs

If you are outside the rescission window, investigate if your developer offers an internal deed-back or surrender program. You can check industry resources like **responsibleexit.com** for a directory of participating developers.

America's Consumer Advocacy Group

18,000+ families helped | $2.8M+ in timeshare debt legally canceled | BBB Accredited A+ Rating

Need a professional contract audit? Contact ACA Group today.