

IMPORTANT NOTICES

The following notices apply to business operations of Holiday Inn Club Vacations Incorporated, f/k/a Orange Lake Country Club, Inc., and its affiliates (hereafter, “we” or “us”):

Use of Credit or Consumer Reporting Information

We do not use credit reports, information in consumer reports, or obtain information about you from non-affiliated third parties when we extend credit to you for the purchase of timeshare interests.

What We Report to Credit Bureaus

We may report information about your account to credit bureaus. The type of information that may be reported about your account(s) is:

- late payments;
- missed payments; or
- other defaults on your account;

Which may be reflected in your credit report.

We will report this type of information about your account(s) throughout the life of the account and your loan(s) with us.

How to Correct or Dispute Information We Reported

If you find that information contained in your Credit Report, reported by us, has an error or is not correct, you must send written notice directly to us of the error or information disputed. Your written notice should:

- (i) Identify the specific information that is being disputed;
- (ii) Explain the basis for the dispute; and
- (iii) Include all supporting documentation required to substantiate the basis of the dispute. We may request additional information, as necessary, to substantiate the basis of a dispute.

Notices of dispute should be addressed to the appropriate reporting company (***Holiday Inn Club Vacations Incorporated***), and mailed to the following address:

Attn.: Capital Management Department
Owner Demographics
9271 S. John Young Pkwy.
Orlando, Florida 32819

Disputes submitted electronically using Experian’s website <https://www.experian.com/disputes>, will also be treated as written notices of dispute. The notice of dispute should only be submitted once through the mail at the address shown above, or at your option, electronically, using Experian’s website.

All disputes received will be handled in accordance with and as required by all applicable federal (12 CFR 222.43(e) & (f)) and/or state laws.