

Residence-club review

Use one sheet per offer. Work from current agreements and fee schedules. Record what you can verify and take unresolved legal questions to independent counsel. Costs below are in US dollars unless you label another currency.

Club / property / reviewer / date _____

Rights and access

Question	Document / section / dated answer
Legal interest / seller entity	
Term / renewal / continuing obligations	
Peak dates / booking priority	
Guests / cancellations / unused rights	
Transfer / exit / operator changes	

Three realistic trips / nights actually usable _____

Cost comparison

Upfront payment / closing / financing cash _____

Annual dues + other recurring costs = annual total _____

Annual total divided by usable nights = recurring cost/night _____

Keep upfront cost separate or show your allocation method. Fictional example: \$9,000 + \$1,200 = \$10,200/year; 28 nights = about \$364/night. Allocating \$80,000 over 10 years with zero resale adds \$8,000/year: \$18,200 / 28 = \$650/night. This excludes financing, inflation, taxes, assessments, travel and opportunity cost.

Lower-use / higher-fee / zero-resale case _____

Critical question / responsible reviewer / due date _____

Guide: <https://yenra.com/real-estate/vacation.html>

Primary starting points: [FTC timeshare and vacation-club guidance](#)