

FROM VACATION CLUB LOANS

5-Step DVC Buying Process

USE CALCULATOR

CONSIDER DESIRED POINTS VS. BUDGET NEEDS

USE THE VACATION CLUB LOANS PAYMENT CALCULATOR AND CASH TO CLOSE ESTIMATOR TO DETERMINE HOW MANY POINTS YOU WISH TO BUY AS WELL AS CONSIDERING ANNUAL BUDGET AND CASH

COMPLETE APPLICATION

FILL OUT SECURED INFORMATION AND SUBMIT

YOU ONLY NEED A 600 FICO AND YOU WILL BE APPROVED TO FINANCE ANY DVC CONTRACT YOU LIKE. THE APPROVAL DOES NOT EXPIRE SO YOU CAN SHOP FOR THE PERFECT POINTS.

SIGN DVC CONTRACT

THROUGH YOUR DVC AGENT

ONCE YOU FIND THE PERFECT CONTRACT, SIGN AND PAY YOUR GOOD FAITH DEPOSIT (USUALLY 10%) THIS WILL BE APPLIED AS YOUR 10% REQUIRED DOWN PAYMENT. YOU MAY USE A CREDIT CARD AT THIS STAGE ONLY IF YOU LIKE.

RIGHT OF FIRST REFUSAL

DISNEY HAS 30 DAYS BY LAW TO WAIVE OR TAKE

DVC NORMALLY WAIVES THEIR RIGHT TO PURCHASE A CONTRACT SO YOU MOST LIKELY WILL BE ABLE TO PURCHASE IT. IF THEY DO TAKE THE CONTRACT, YOU ARE STILL APPROVED TO KEEP SHOPPING.

SIGN CLOSING DOCUMENTS

YOU'RE ALMOST DONE

AFTER DISNEY WAIVES THEIR RIGHT TO BUY, YOU WILL RECEIVE A COMPLETE CLOSING PACKAGE WITH YOUR LOAN DOCUMENTS INCLUDED FROM YOUR TITLE COMPANY. SIGN, HAVE NOTARIZED , AND RETURN TO THE TITLE COMPANY TO CLOSE!

QUESTIONS? EMAIL: INFO@VACATIONCLUBLOANS.COM