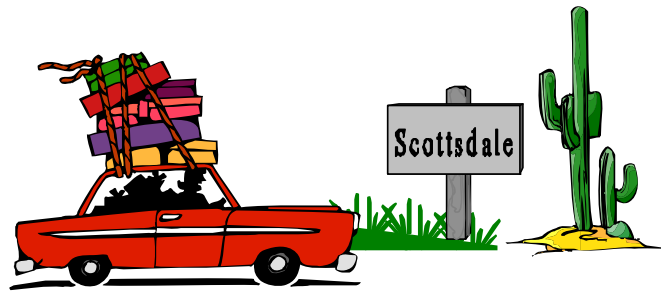


Scottsdale Camelback Resort Timeshare Smart

The purpose of Timeshare Smart is to assist you in understanding the benefits and privileges of your ownership.

Scottsdale Camelback Resort (SCR) is rated as one of the finest timeshare resorts in the world. The resort maintains both the RCI Gold Crown rating and Interval International's Five Star Award.



To Get Started:

Scottsdale Camelback Resort has four unit or villa types:

Studio Villa with a maximum occupancy of 4 with a Sunday to Sunday check in and check out. This villa is referred to as a "B" style unit.

Two Bedroom Villa with a maximum occupancy of 6 with a Saturday to Saturday check in and check out. This villa is referred to as an "A" style unit.

Two Bedroom Deluxe Villa with a maximum occupancy of 6 with a Friday to Friday check in and check out. This villa is referred to as a "D" style unit.

Three Bedroom Villa with a maximum occupancy of 8 with a Friday to Friday check in and check out. This villa is referred to as a "C" style unit.

Your member number is your villa number and interval number combined.

For example: If you own a Seville (A12) villa and the interval you own is week 26, your member number is A1226.

If you are not sure when your interval or week falls within the year, please see our owners website at www.scrhoa.com. There you can obtain an interval calendar.

Choices Choices Choices..... Utilizing Your Interval Week!

Each year, you are faced with the options of what to do with your week!
Scottsdale Camelback Resort offers you three choices:

- You can occupy your week at Scottsdale Camelback Resort
- You can exchange your week for another week somewhere in the world.
- You can rent your villa.

Occupying at Scottsdale Camelback Resort

Many of our owners choose to “come home” to Scottsdale Camelback Resort and occupy their week with us! Since your villa and week never change, it is very simple! The resort requests that you notify us in advance if you wish to occupy, so we can have everything ready for you and your guests.

If you choose to allow a family member or guest to occupy your interval, please notify us with the name of your guests. The resort will not check in a guest without prior notification.

The World is Yours Through Exchange

If you choose to exchange your interval, Scottsdale Camelback Resort is affiliated with the two largest exchange companies, Resort Condominiums International (RCI) and Interval International as well as the Scottsdale Camelback Travel Club, your very own travel exchange company.

In order to exchange with RCI and Interval International, you must become a member by paying an annual membership fee. There is a fee due at the time of requesting an exchange. If you choose to exchange through the Scottsdale Camelback Travel Club, there is **no membership fee**. A fee will be charged at the time of confirming your exchange.

If you wish to stay at the Scottsdale Camelback Resort however, you need a week in a different time period, you may do an internal exchange. It is recommended to utilize the Scottsdale Camelback Travel Club to do this type of exchange.

For more information regarding exchange, please refer to “Exchange Smart” booklet.

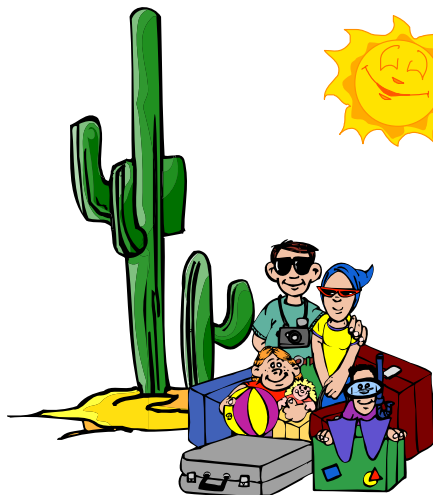
Renting Your Villa

If you are unable to utilize your interval for a particular year, you may choose to place your interval in the Scottsdale Camelback Resort's rental program. You may deposit your villa into the rental program as early as one year prior to the beginning of your interval week. In order to place your interval into the program, you must first complete a rental agreement that must be signed off by the Associations Broker. This agreement will remain on file with the association for a period of 10 years. After the agreement has been executed, you must submit in writing the intent to rent your villa for that year. The letter will then activate your rental agreement on file.

If the resort is successful in renting part or all of your interval week, the association will pay you 70% of the gross rents collected. The association will retain 30% to cover all expenses accrued i.e. travel agent commissions, credit card expenses and all marketing costs.

Plan Ahead!!!

To increase the probability of renting your interval, Bank Early!!! The earlier you place your interval into the rental program, the better chance of renting your week. It is up to you to check periodically on your week. The resort will not contact the owners in regards to the rental status of the week. If you choose to withdraw your week from the rental program, you may do so in writing. If the association has already reserved your week with a potential guest for part or for a full week rental, and we unable to move the guest to a different villa, the rental will stand and the week cannot be withdrawn from the program.



Benefits and Privileges

Day Usage

Every owner at SCR has the privilege of using the common area facilities, provided they are in good standing and conduct themselves within the rules of the association.

Amenities available for use at the resort are: Tennis, racquetball, sand volleyball, basketball, putting green, goofy golf, croquet, game room, pools, exercise room and equipment.

The Running Water Spa is also available by appointment for massage and facials. To make an appointment or for treatment pricing and information, call 480-947-3300 ext 505.

The following are rules and regulations for day usage:

1. The owner must register at the front desk and display the current year membership card.
2. The maximum number of guests an owner may host (including family members) is equal to the maximum occupancy of the single largest residence villa owned by that owner. The owner of a (B) villa may host 4 guests, (A) villa or (D) villa owners may host 6 guests, and a (C) villa owner may host 8 guests.
3. Guests of the owner are allowed to use the facilities ONLY when accompanied by the member owner.
4. Children under 16 must be accompanied by an adult when using the facilities.
5. Advance reservations are required for use of the Tennis and Racquetball courts. Reservations may be made 24 hours in advance.
6. Owners and guests are not allowed to bring alcohol and glass containers into the clubhouse and pool area.
7. The primary use of the Common Area Facilities is for those guests who are in residence on the property during their use period. During heavy occupancy periods, such as holiday weekends, it is recommended to call in advance to determine if the Day Use Privileges have been restricted. If the facilities are, or become over crowded, Day Use Guests will be turned away or asked to depart.
8. The owner is expected to know all the Rules of Conduct. Minor violations of the Rules will result in a verbal warning, a second violation will result in a written warning and continued violation will result in termination of the privilege. A major violation will result in immediate termination of the privilege. The Day Use privilege may be restored after a hearing before the Board of Directors.

(For more detailed information regarding the rules and regulations of the resort, please refer to the Association's CC&R's)

Bonus Time

Bonus Time is a benefit which allows occupancy at SCR by SCR owners in addition to their regular use periods.

Bonus Time rates are available to Owners and their guests only. Owners must be in residence in order to receive the bonus time rate.

For more information regarding rates and availability, please contact the SCR reservations department at 480-947-3300.

Special Note: Bonus Time availability is very limited depending on the season. Availability is greater in the off season and shoulder seasons.

ResorTime. Com

Owners at SCR have the benefit of reserving space at many resorts across the country which are affiliated with ResorTime.com. This program offers special discounted rates to its members and invites all owners to join. Members enjoy the flexibility to stay a night or week at a luxury resort condo. Membership is required however there is **No Membership Fee**. To be a member of ResorTime.com you must be a member at SCR in good standings. For more information, go to www.resortime.com to find out how to join.

The Running Water Spa at the Scottsdale Camelback Resort

The Running Water Spa is a calming sanctuary where you can immerse yourself in a variety of treatments ranging from massage to facials or by attending one of our many spa classes to soothe, heal and beautify your body and spirit. You'll find that our spa treatments and classes will work in harmony to energize and revitalize your entire being. Prices vary depending on the treatment you choose. To book your appointment, call the resort at 480-947-3300 ext 505.

Business Meetings and Banquet Events

If you are looking for a small intimate venue for your next business meeting or special event, let us do it for you! Our banquet facilities can host events up to 55 guests. Past guests have included Bank One, Mary Kay and Dial for small business meetings, workshops and training programs. We have catered small weddings, showers, retirement parties, birthdays and anniversaries.

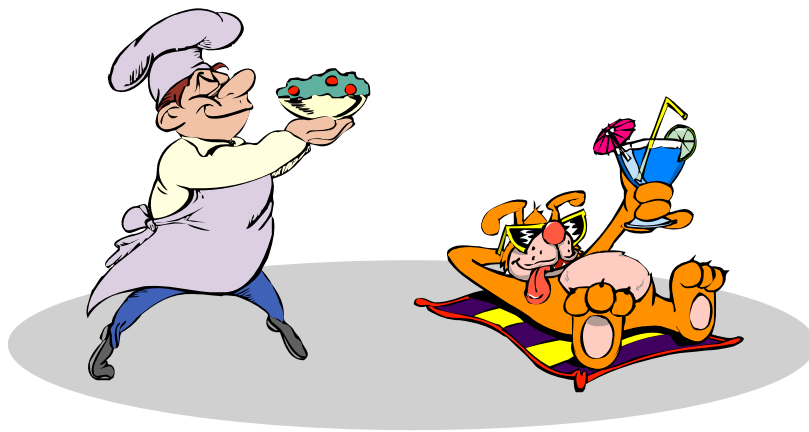
Contact the Marketing Department for more information regarding catering menus and event planning. 480-947-3300 ext 581.

Concierge Services

If you have friends in town or just need assistance in arranging a jeep tour, a hot air balloon ride, dinner reservations or golf tee times, remember the resort's concierge team is available seven days a week. You don't have to be in residence at the resort to take advantage of the concierge services. They can be reached at 480-947-3300 ext 505.

The Grille

The Grille is located poolside. They offer a wide variety from breakfast, lunch to dinner. Owners and guests rate our Hamburgers "the best in town!" We also offer Happy Hour each day from 4pm to 7pm with various bar specials each day. For more information, please call 480-947-3300 ext 555.



Important Numbers

Scottsdale Camelback Resort General Number **480-947-3300**
Reservations Ext 560
Toll Free Reservations 800-891-8585

Scottsdale Camelback Resort Homeowners Association
Board of Directors: **480-947-3300**
Ext 502

Fred Soufal, President
Ron Hawkins, Vice President/Secretary
Mary Nance, Vice President/Treasurer
Jim Vaughn, Director
C. Benton Mosley, Director

Staff Numbers and Extensions **480-947-3300**
General Manager Ext 501
Director of Marketing / Guest Services Ext 528
Director of Operations Ext 518
Administrative Assistant Ext 502
Guest Service Manager Ext 503
Accounting Ext 509 / 511
Banquet and Catering / Event Planning Ext 581
Activities Director Ext 527
Concierge Services Ext 505

Exchange Affiliates
Scottsdale Camelback Travel Club 888-515-3696
Resort Condominiums International (RCI) 800-221-6400
Interval International 800-843-8843

Resales
Desert Vacation Realty 480-941-9131
800-283-9174

Management Firm
Professional Resort Operators (PRO) 480-947-3300
Jerry Sikes, President Ext 572

Websites

Scottsdale Camelback Resort	www.scottsdalecamelbackresort.com
SCR Homeowners Website	www.scrhoa.com
Scottsdale Camelback Travel Club	www.vacationsandtravel.com
Resort Condominiums International (RCI)	www.rci.com
Interval International	www.intervalworld.com
Desert Vacation Reality	www.desertvacation.com
Professional Resort Management (PRO)	www.protimeshare.com