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Timeshare Q&A: Understanding Types Of Timeshares Available

By Mel Tremaine

* What are the different types of timeshares available?

Timeshares are available in two basic types — 'fee simple' and 'certificate.' Fee simple is similar to the ownership of one's home, while certificate is similar to a lease like renting an apartment. Another term for a fee simple ownership is deeded timeshare property. Fee simple ownership is like owning your own home and you receive a deed to the timeshare. On the other hand, certificate ownership, also known as right-to-use, gives you the ability of owning a timeshare for a specific amount of time, much like renting an apartment, only much longer. There are also some different consumer choices.

Examples of these timeshares include:

· Fixed week · Floating time · Points · Multi-location

The fixed week timeshare is the most familiar form and the oldest kind of timeshare. This works by purchasing one or more weeks to be used at the same time each year at your resort from which the weeks are numbered 1-52. Once you have purchased the number of weeks you will use the resort will guarantee that they will be waiting for you at that time.

A Floating Time timeshare works by buying your vacation time by the size of unit and season of the year, which is not designated as to the actual date or week of the year. This type of timeshare will give you the responsibility to contact your resort each year and confirm your arrival to the resort.

One of the advantages of this timeshare is offering you flexibility in your schedule; however, it is usually based on a first come-first served basis. This means that highly desirable weeks are often full during their season. Also, when exchanging you should first affix or reserve your time at your resort before the exchange companies will accept it for deposit.

Another type of timeshare is called "Points." This kind of timeshare is the newest form of timeshare and has become very popular. The way this works is you purchase a number of points or credits, which will enable you to travel in a specific season of the year. You can also use most credit or points-based resorts for a maximum number of weeks purchased to a minimum of one night. The only drawbacks for

Timeshare QUnderstanding Types Of Timeshares Available

this are the accounting systems. They are sometimes confusing and are subject to availability similar to the floating time.

The Multi-Location timeshare enables you to have more flexibility to visit other timeshares in other locations as long as it is within the same timeshare organization, either far or near as long as it belongs within the group.

* Which is the most popular type of timeshare?

The most popular type of timeshare is the deeded ownership or fee simple but the points are also becoming more popular.

* What is a fixed week timeshare?

The fixed week timeshare is the most familiar form and the oldest kind of timeshare. This works by purchasing one or more weeks to be used at the same time each year at your resort from which the weeks are numbered 1-52. Once you have purchased the number of weeks you will use the resort will guarantee that your timeshare property will be waiting for you at that time.

* What is a timeshare fractional membership?

A timeshare fractional membership is a vacation real estate development owned by several members and operated for their enjoyment. This means that each member owns a fraction of the unit ranging from four to twelve owners per unit, a club residence as well as an interest in the club facilities and common areas.

* What is the difference between a timeshare Fee Simple Ownership, a Certificate Ownership and a Leasehold?

The differences can be seen in how you actually have rights and ownership to the property. Each system allows you to have the time period wherein you can use the property.

In a Fee Simple Ownership, your ownership of the property is forever. You will get a deed for your share. You purchase a number of weeks in which you can use the property.

A Certificate ownership gives you a certain time period wherein you own the property. This depicts a certain time frame wherein you are a timeshare owner of a property.

Leasehold timeshare is when a state does to allow a deeded ownership of a property. You have a lease on a certain property in a certain period of time wherein you timeshare that property.

Mel Tremaine is a regular contributor to timeshare-related websites such as

<http://www.TimesharesFAQ.com>

Understanding The Basics Of Timeshare Property

By Connie Barker

Timeshares are an extremely popular form of vacation ownership in which you can purchase a week or longer in a specific home or apartment during the year. Timeshares have been around for decades and there are millions of families that enjoy their timeshares each and every year. Here are some basic tips on understanding timeshares.

The main reason that many families opt for a timeshare is that the quality of accommodations in their favorite vacation spot is much higher and usually much more affordable than motels or hotels in the area. Most timeshare properties usually have free leisure facilities by the property as well making it a great way to relax at your favorite destination.

Most people either buy a timeshare that is for a specific week (fixed week) in an area year after year or choose a week each year (floating system) in which they would like to stay at their timeshare property. Most timeshares also allow you to swap your choice of week with another family either at the timeshare property or with others that own a timeshare property in another location.

What makes timeshares great is the level of comfort and accommodations. You do not have to stay in a sub par motel or hotel during your vacation, you can enjoy top quality accommodations in many different sizes that are always clean and comfortable.

For instance, most Florida timeshare properties usually come in assortment of sizes and amenities. If you have a smaller budget or if it is just you and your spouse, you can easily find a comfortable one or two bedroom timeshare property. For larger families, you can enjoy a three bedroom timeshare along with a lounge area, kitchen, patio and a host of other amenities that motels or even hotels can't come close to. The one thing to remember is that all timeshare units are self catering, meaning there is no room service or hostess at the counter, you are responsible for your meals which are usually extremely easy to prepare in your own kitchen.

Buying a timeshare is a convenient process and most timeshare property buyers will usually put down a payment to buy the rights to the timeshare as well as to use it for the week or longer each year. There are also yearly fees which includes fees for keeping the property maintained, a fee for cleaning your accommodation before and after you use it and fees for any taxes.

If you visit an area each year and would like to stay in a much higher level of accommodation, one of the best ways to accomplish this goal is with a timeshare property.

Connie Barker is the owner of an informational Timeshare website

<http://www.timesharesresalesdaytonabeach.com>



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