

23
112038

Guayaquil, Julio 31 del 2017

Sres.

SUPERINTENDENCIA DE COMPAÑÍAS

Ciudad.-

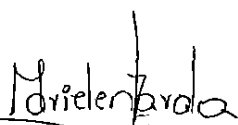
De mis consideraciones:

Marielena Zavala Villacis, representante Legal de la Compañía EXPORGAMA S.A. con Exp. # 112038, solicito a ustedes lo siguiente:

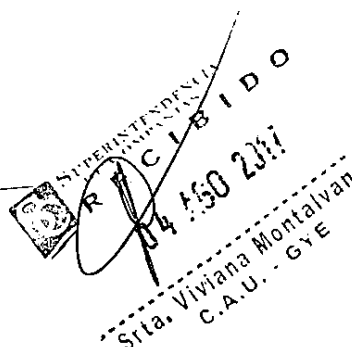
Se proceda con el registro de la **POSESIÓN EFECTIVA** para continuar con el proceso de Transferencia de Acciones de mi representada.

Para lo cual adjunto documentos habilitantes.

Atentamente


Marielena Zavala Villacis

REPRESENTANTE LEGAL



DOCUMENTACIÓN Y ARCHIVO
INTENDENCIA DE COMPAÑÍAS DE GUAYAQUIL

10 AGO 2017

RECIBIDO

Hora: 10:00 T/VW

Nº TRAMITE: 51737-0041-17
DOCUMENTO: Solicitud de trámite
04/08/17 5.1.1



No. 20170901054P



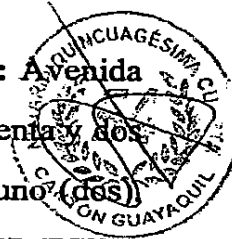
1
2 ESCRITURA DE DECLARACIÓN
3 JURAMENTADA Y SOLICITUD DE
4 POSESIÓN EFECTIVA QUE OTORGAN
5 MARIELENA ZAVALA VILLACIS,
6 MELANIE DEL ROCIO ZAVALA
7 VILLACIS Y JESSICA STEFANIA
8 ZAVALA VILLACIS SOBRE LOS BIENES
9 DEJADOS POR SU PADRE JIMMY
10 VICENTE ZAVALA FLORES._____
11 CUANTÍA: INDETERMINADA._____
12 DI 2 COPIAS._____

13 En la ciudad de Guayaquil, Provincia del Guayas, República del
14 Ecuador, el treinta y uno de mayo del dos mil diecisiete ante mí,
15 ABOGADA ANDREA PALMA VILLEGAS, NOTARIA
16 SUPLENTE QUINCUAGÉSIMA CUARTA DEL CANTÓN
17 GUAYAQUIL, comparecen: MARIELENA ZAVALA VILLACIS,
18 ecuatoriana, soltera, Ingeniera en Administración de Empresas, mayor
19 de edad, domiciliada en esta ciudad de Guayaquil, por sus propios
20 derechos; MELANIE DEL ROCIO ZAVALA VILLACIS,
21 ecuatoriana, soltera, estudiante, mayor de edad, domiciliada en esta
22 ciudad de Guayaquil, por sus propios derechos; y, JESSICA
23 STEFANIA ZAVALA VILLACIS, ecuatoriana, divorciada, Ingeniera
24 en Alimentos, mayor de edad, domiciliada en esta ciudad de
25 Guayaquil, por sus propios derechos. Los comparecientes son capaces
26 para obligarse y contratar, a quienes de conocer doy fe, por la
27 exhibición que me hacen de sus documentos de identidad. Bien
28 instruidos en el objeto y resultado de esta escritura pública, a la que





1 comparecen con amplia y entera libertad, me presentaron la minuta del
2 tenor siguiente: **SEÑORA NOTARIA:** En el Registro de escrituras
3 públicas a su cargo, sírvase incorporar una en la que conste la
4 Declaración Juramentada para obtener la Posesión Efectiva de bienes
5 y valores, dejados por **JIMMY VICENTE ZAVALA FLORES**.
6 **CLÁUSULA PRIMERA: INTERVINIENTES.-** Comparecen a la
7 celebración de esta escritura, **MARIELENA ZAVALA VILLACIS**,
8 **MELANIE DEL ROCIO ZAVALA VILLACIS Y JESSICA**
9 **STEFANIA ZAVALA VILLACIS**, por sus propios derechos.-
10 **CLÁUSULA SEGUNDA: DOS.UNO)** El señor **JIMMY**
11 **VICENTE ZAVALA FLORES**, quien falleció el cuatro de mayo
12 del dos mil diecisiete, en la Parroquia Tarqui, del Cantón
13 Guayaquil, de la Provincia del Guayas, conforme consta en el
14 Certificado de Defunción inscrito en el Tomo: **VEINTIDÓS**;
15 Folio: **CINCUENTA Y SEIS**; Acta: **CUATRO MIL**
16 **DOSCIENTOS CINCUENTA Y SEIS**, del Libro de Defunciones
17 de la Corporación Registro Civil de Guayaquil, que se adjunta
18 como habilitante de esta escritura. **DOS.DOS)** La señora **ELENA**
19 **DEL ROCIO VILLACIS VILLACIS** (cónyuge sobreviviente),
20 estuvo casada con el causante **JIMMY VICENTE ZAVALA**
21 **FLORES**, conforme consta del acta de matrimonio que se adjunta.
22 **DOS.TRES)** El causante **JIMMY VICENTE ZAVALA**
23 **FLORES**, al momento de su fallecimiento contaba con:
24 **DOS.TRES.UNO.-** El cincuenta por ciento del bien inmueble
25 compuesto de Solar signado con el número **UNO-TRES (ANTES**
26 **UNO)**, de la manzana número **VEINTISIETE**, ubicado en la
27 Ciudadela "**SANTA CECILIA**", del cantón **Guayaquil**, de la
28 provincia del **Guayas**; de la parroquia **Tarqui**, comprendido dentro



1 de los siguientes linderos y medidas: **POR EL NORTE:** Avenida
2 sexta (segundo dieciséiseno), con veinticuatro metros ochenta y dos
3 centímetros; **POR EL SUR:** Solar número uno (uno) y uno (dos)
4 con veinticuatro metros treinta y dos centímetros; **POR EL ESTE:**
5 Solar número uno (cinco), con treinta y cuatro metros dieciséis
6 centímetros; y, **POR EL OESTE:** Calle Peatonal (Avenida
7 cuarenta y cinco), con treinta y cuatro metros veintiséis
8 centímetros. Medidas que dan una Área Total de:
9 **OCHOCIENTOS CUARENTA Y UN METROS CUADRADOS**
10 **CON CINCUENTA Y NUEVE DECÍMETROS CUADRADOS**
11 **(841,59 m2);** identificado con Código Catastral número:
12 **CINCUENTA Y DOS- CERO CERO VEINTISIETE- CERO**
13 **CERO UNO- TRES- CERO- CERO (52-0027-001-3-0-0).**
14 **Historia de Dominio.**- El causante **JIMMY VICENTE ZAVALA**
15 **FLORES**, adquirió el dominio del bien inmueble descrito
16 anteriormente en estado civil casado con la señora **ELENA DEL**
17 **ROCIO VILLACIS VILLACIS**, mediante compraventa otorgada
18 por **LUIS ALBERTO LOAIZA FERNANDEZ** y **MARIA**
19 **ISABEL LOAIZA CUEVA**, conforme consta de la escritura
20 pública celebrada el día veintinueve de julio del año dos mil once,
21 ante la notaría Vigésima Cuarta, y consta debidamente inscrita en
22 el Registro de la Propiedad del Cantón Guayaquil, el catorce de
23 septiembre del año dos mil once. **DOS.TRES.DOS.**- El causante
24 **JIMMY VICENTE ZAVALA FLORES** en estado civil casado
25 con la señora **ELENA DEL ROCIO VILLACIS VILLACIS**
26 adquirieron un vehículo de las siguientes características: **PLACAS:**
27 **GSE CUATRO SEIS DOS SEIS (GSE4626); MARCA: NISSAN;**
28 **MODELO: X-TRAIL XTREME CUATRO X DOS DOS.CINCO**

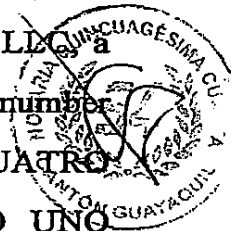
A



AB ANGEL NAVAS TIRADO



1 CVT; COLOR: PLOMO; CHASIS: JN UNO TAAT TRES UNO
2 CW SIETE CINCO CERO CUATRO CINCO CERO
3 (JN1TAAT31CW750450); MOTOR: QR DOS CINCO CUATRO
4 CERO OCHO UNO SEIS DOS B (QR25408162B); CLASE Y
5 TIPO: VEHÍCULO UTILITARIO TIPO JEEP, conforme consta de
6 la copia de la matricula que se adjunta como documento habilitante.
7 **DOS.TRES.TRES.**- El causante JIMMY VICENTE ZAVALA
8 FLORES al momento de su fallecimiento contaba con el siguiente
9 HABER HEREDITARIO: la cantidad de: DOS MIL SETECIENTOS
10 DÓLARES DE LOS ESTADOS UNIDOS DE AMÉRICA (US \$
11 2,700.00) en la cuenta corriente número CERO DOS CERO UNO
12 SEIS CERO CERO TRES OCHO TRES TRES (02016003833), del
13 BANCO PRODUBANCO- GRUPO PROMÉRICA.
14 **DOS.TRES.CUATRO.**- El causante JIMMY VICENTE
15 ZAVALA FLORES, era accionista de las siguientes Compañías:
16 TRUITRADE S.A. con cien acciones de un valor de: UN
17 DÓLAR DE LOS ESTADOS UNIDOS DE AMÉRICA CADA
18 UNA (USD \$1,00), con número de expediente: TRES CERO
19 CINCO DOS DOS CINCO, EXPORGAMA S.A. con cuatrocientas
20 acciones de un valor de: UN DÓLAR DE LOS ESTADOS
21 UNIDOS DE AMÉRICA CADA UNA (USD \$1,00), con número
22 de expediente: UNO UNO DOS CERO TRES OCHO; y,
23 TRUIBELL S.A. con diez acciones de un valor de: UN DÓLAR
24 DE LOS ESTADOS UNIDOS DE AMÉRICA CADA UNA
25 (USD \$1,00), con número de expediente: TRES CERO CINCO
26 SEIS SEIS OCHO. **DOS.TRES.CINCO.**- El causante JIMMY
27 VICENTE ZAVALA FLORES en estado civil casado con la
28 señora ELENA DEL ROCIO VILLACIS VILLACIS,



1 adquirieron en Orlando Florida, Westgate Vacation Villas LLC a
2 Florida limited liability company con parcel identification number
3 R UNO CERO DOS CINCO DOS SIETE-CINCO CUATRO
4 CINCO DOS-CERO CERO CERO UNO-CERO CERO UNO
5 CERO (R102527-5452-0001-0010), que se adjunta como
6 documento habilitante. **DOS.TRES.SEIS.-** El causante al momento
7 de su fallecimiento contaba con el siguiente HABER
8 HEREDITARIO: con los FONDOS DE SEGURO DE CESANTÍA,
9 FONDOS DE RESERVA, JUBILACIÓN PATRONAL, MONTEPÍO;
10 CUALQUIER LIQUIDACIÓN DE RELACIÓN LABORAL A LA QUE
11 TENGA DERECHO; y, SEGURO MÉDICO-VERIS (siendo los
12 beneficiarios de este Seguro la cónyuge sobreviviente la señora ELENA
13 DEL ROCIO VILLACIS VILLACIS; y, su hija MELANIE DEL
14 ROCIO ZAVALA VILLACIS). **DOS.CUATRO)** MARIELENA
15 ZAVALA VILLACIS, MELANIE DEL ROCIO ZAVALA
16 VILLACIS Y JESSICA STEFANIA ZAVALA VILLACIS son
17 hijas de JIMMY VICENTE ZAVALA FLORES, y por ende
18 sucesores del causante, Conforme constan de las partidas de
19 nacimiento y de las copias de cédula que se adjuntan como
20 documentos habilitantes.- **CLÁUSULA TERCERA: SOLICITUD**
21 **Y DECLARACIÓN JURAMENTADA.-** Con los antecedentes
22 expuestos, Nosotros MARIELENA ZAVALA VILLACIS,
23 MELANIE DEL ROCIO ZAVALA VILLACIS Y JESSICA
24 STEFANIA ZAVALA VILLACIS, siendo nuestro ánimo entrar
25 en posesión efectiva de los bienes hereditarios sucesorios dejados
26 por el causante abintestada, **DECLARAMOS BAJO**
27 **JURAMENTO** que somos herederos y legitimarios de JIMMY
28 **VICENTE ZAVALA FLORES** y de conformidad con lo dispuesto

Al





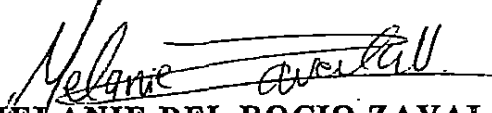
1 en el numeral doce del artículo dieciocho de la Ley Notarial
2 vigente, solicitamos a usted concedernos, pro-indiviso, sin perjuicio
3 de los derechos de terceros, la posesión efectiva de los bienes
4 dejados por el causante y particularmente, de los descritos
5 pormenorizadamente con anterioridad en la cláusula segunda de
6 este instrumento. **CLÁUSULA CUARTA:** PARA
7 **NOTIFICACIONES EN CASO DE CONTROVERSIAS.-** De
8 conformidad con lo establecido por la Disposición General
9 Segunda de la Ley Reformatoria a la Ley Notarial publicada en el
10 Sexto Suplemento del Registro Oficial número novecientos trece
11 del treinta de diciembre del dos mil dieciséis, las comparecientes
12 para el caso de controversias señalan la siguiente información para
13 notificaciones: **MARIELENA ZAVALA VILLACIS, MELANIE**
14 **DEL ROCIO ZAVALA VILLACIS Y JESSICA STEFANIA**
15 **ZAVALA VILLACIS: DOMICILIO:** Urbanización Alcance
16 manzana dos mil noventa y ocho, villa diez, Avenida Francisco de
17 Orellana; **TELÉFONO FIJO O MÓVIL:** cero nueve nueve ocho
18 seis cuatro seis dos cuatro tres (0998646243), cero nueve nueve
19 ocho cero siete ocho siete tres tres (0998078733); y, cero nueve
20 nueve ocho ocho seis siete cero siete dos (0998867072); y,
21 **CORREO ELECTRONICO:** jessi_zavala@hotmail.com;
22 melanie_zavalav26@hotmail.com; y, marielena_zavala@hotmail.com.-
23 Agregue usted señora Notaria las demás formalidades de estilo, para la
24 validez de esta escritura. Firma Abogado Miguel Ángel Torres
25 Arcentales con matrícula profesional cero nueve- dos mil trece-
26 trescientos setenta y tres del Foro de Abogados del Guayas. **HASTA**
27 **AQUÍ LA MINUTA,** que queda elevada a Escritura Pública.- Una
28 vez, receptada la declaración de los otorgantes, bajo juramento de

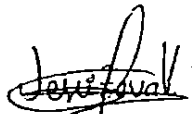


1 Ley, se ratifican en lo antes declarado, dejando constancia que conocen
2 las penas contempladas en la Ley, para el caso de incurrir en el
3 perjurio.- Se deja constancia de los comparecientes para incorporar su
4 ficha índice del certificado electrónico de datos de identidad ciudadana.
5 Quedan agregados a la presente escritura pública, partida de defunción;
6 y, demás habilitantes.- Yo, la Notaria, doy fe que, después de haber
7 sido leída en clara y alta voz, toda esta escritura pública a los
8 otorgantes, éste la aprueba en todas y cada una de sus partes, se
9 afirma, ratifica y la suscribe conmigo, la Notaria, en un solo acto.

10 Doy Fe.-----

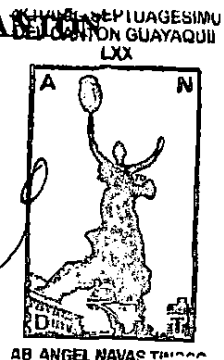
11
12 
13 ~~MARIELENA ZAVALA VILLACIS~~
14 C.C. 091875661-0 C.V. 496-012

15
16 
17 MELANIE DEL ROCIO ZAVALA VILLACIS
18 C.C. 092168750-5 C.V. 496-013

19
20 
21 JESSICA STEFANIA ZAVALA VILLACIS
22 C.C. 091875662-8 C.V. 496-011

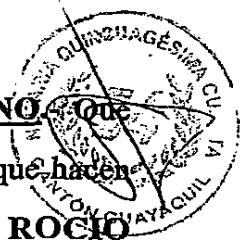
23
24 
25 AB. ANDREA PALMA VILLEGAS

26 NOTARIA SUPLENTE QUINCUAGÉSIMA CUARTA DEL CANTÓN
27 GUAYAQUIL
28





ACTA DE POSESIÓN EFECTIVA



1
2 Guayaquil, treinta y uno de mayo del dos mil diecisiete. UNO.- Que
3 conforme a la escritura pública de Declaración Juramentada que hacen
4 **MARIELENA ZAVALA VILLACIS, MELANIE DEL ROCIO**
5 **ZAVALA VILLACIS Y JESSICA STEFANIA ZAVALA**
6 **VILLACIS** son legítimas herederas del causante **JIMMY VICENTE**
7 **ZAVALA FLORES**, quien falleció el cuatro de mayo del dos mil
8 diecisiete, en la Parroquia Tarqui, del Cantón Guayaquil, de la
9 Provincia del Guayas, conforme consta en el Certificado de
10 Defunción inscrito en el Tomo: **VEINTIDÓS**; Folio:
11 **CINCUENTA Y SEIS**; Acta: **CUATRO MIL DOSCIENTOS**
12 **CINCUENTA Y SEIS**, del Libro de Defunciones de la
13 Corporación Registro Civil de Guayaquil, que se adjunta como
14 habilitante de esta escritura. DOS.- La señora **ELENA DEL**
15 **ROCIO VILLACIS VILLACIS** (cónyuge sobreviviente), estuvo
16 casada con el causante **JIMMY VICENTE ZAVALA FLORES**,
17 conforme consta del acta de matrimonio que se adjunta. TRES.- El
18 causante **JIMMY VICENTE ZAVALA FLORES**, al momento de
19 su fallecimiento contaba con: TRES.UNO.- El cincuenta por ciento
20 del bien inmueble compuesto de Solar signado con el número
21 **UNO-TRES (ANTES UNO)**, de la manzana número
22 **VEINTISIETE**, ubicado en la Ciudadela "SANTA CECILIA",
23 del cantón Guayaquil, de la provincia del Guayas; de la parroquia
24 **Tarqui**, comprendido dentro de los siguientes linderos y medidas:
25 **POR EL NORTE:** Avenida sexta (segundo dieciséisno), con
26 veinticuatro metros ochenta y dos centímetros; **POR EL SUR:**
27 Solar número uno (uno) y uno (dos), con veinticuatro metros treinta
28 y dos centímetros; **POR EL ESTE:** Solar número uno (cinco), con



AB ANGEL NAVAS



1 treinta y cuatro metros dieciséis centímetros; y, **POR EL OESTE:**
2 Calle Peatonal (Avenida cuarenta y cinco), con treinta y cuatro
3 metros veintiséis centímetros. Medidas que dan una Área Total de:
4 **OCHOCIENTOS CUARENTA Y UN METROS CUADRADOS**
5 **CON CINCUENTA Y NUEVE DECÍMETROS CUADRADOS**
6 **(841,59 m2);** identificado con Código Catastral número:
7 **CINCUENTA Y DOS- CERO CERO VEINTISIETE- CERO**
8 **CERO UNO- TRES- CERO- CERO (52-0027-001-3-0-0).**
9 **Historia de Dominio.-** El causante **JIMMY VICENTE ZAVALA**
10 **FLORES,** adquirió el dominio del bien inmueble descrito
11 anteriormente en estado civil casado con la señora **ELENA DEL**
12 **ROCIO VILLACIS VILLACIS,** mediante compraventa otorgada
13 por **LUIS ALBERTO LOAIZA FERNANDEZ y MARIA**
14 **ISABEL LOAIZA CUEVA,** conforme consta de la escritura
15 pública celebrada el día veintinueve de julio del año dos mil once,
16 ante la notaría Vigésima Cuarta, y consta debidamente inscrita en
17 el Registro de la Propiedad del Cantón Guayaquil, el catorce de
18 septiembre del año dos mil once. **TRES.DOS.-** El causante
19 **JIMMY VICENTE ZAVALA FLORES** en estado civil casado
20 con la señora **ELENA DEL ROCIO VILLACIS VILLACIS,**
21 adquirieron un vehículo de las siguientes características: **PLACAS:**
22 **GSE CUATRO SEIS DOS SEIS (GSE4626); MARCA: NISSAN;**
23 **MODELO: X-TRAIL XTREME CUATRO X DOS DOS.CINCO**
24 **CVT; COLOR: PLOMO; CHASIS: JN UNO TAAT TRES UNO**
25 **CW SIETE CINCO CERO CUATRO CINCO CERO**
26 **(JN1TAAT31CW750450); MOTOR: QR DOS CINCO CUATRO**
27 **CERO OCHO UNO SEIS DOS B (QR25408162B); CLASE Y**
28 **TIPO: VEHÍCULO UTILITARIO TIPO JEEP,** conforme consta de



1 la copia de la matricula que se adjunta como documento habilitante.

2 TRES.TRES.- El causante JIMMY VICENTE ZAVALA

3 FLORES al momento de su fallecimiento contaba con el siguiente

4 HABER HEREDITARIO: la cantidad de: DOS MIL SETECIENTOS

5 DÓLARES DE LOS ESTADOS UNIDOS DE AMÉRICA (US \$

6 2,700.00) en la cuenta corriente número CERO DOS CERO UNO

7 SEIS CERO CERO TRES OCHO TRES TRES (02016003833), del

8 BANCO PRODUBANCO- GRUPO PROMÉRICA.

9 TRES.CUATRO.- El causante JIMMY VICENTE ZAVALA

10 FLORES, era accionista de las siguientes Compañías:

11 TRUITRADE S.A. con cien acciones de un valor de: UN

12 DÓLAR DE LOS ESTADOS UNIDOS DE AMÉRICA CADA

13 UNA (USD \$1,00), con número de expediente: TRES CERO

14 CINCO DOS DOS CINCO, EXPORGAMA S.A. con cuatrocientas

15 acciones de un valor de: UN DÓLAR DE LOS ESTADOS

16 UNIDOS DE AMÉRICA CADA UNA (USD \$1,00), con número

17 de expediente: UNO UNO DOS CERO TRES OCHO; y,

18 TRUIBELL S.A. con diez acciones de un valor de: UN DÓLAR

19 DE LOS ESTADOS UNIDOS DE AMÉRICA CADA UNA

20 (USD \$1,00), con número de expediente: TRES CERO CINCO

21 SEIS SEIS OCHO. TRES.CINCO.- El causante JIMMY

22 VICENTE ZAVALA FLORES en estado civil casado con la

23 señora ELENA DEL ROCIO VILLACIS VILLACIS,

24 adquirieron en Orlando Florida, Westgate Vacation Villas LLC, a

25 Florida limited liability company con parcel identification number

26 R UNO CERO DOS CINCO DOS SIETE-CINCO CUATRO

27 CINCO DOS-CERO CERO CERO UNO-CERO CERO UNO

28 CERO (R102527-5452-0001-0010), que se adjunta como

NOTARIA SEPTUAGESIMA
DEL CANTON GUAYAQUIL
LXX



AR ANGEL NAVAS



1 documento habilitante. **TRES.SEIS.**- El causante al momento de su
2 fallecimiento contaba con el siguiente HABER HEREDITARIO:
3 con los FONDOS DE SEGURO DE CESANTÍA, FONDOS DE
4 RESERVA, JUBILACIÓN PATRONAL, MONTEPÍO; CUALQUIER
5 LIQUIDACIÓN DE RELACIÓN LABORAL A LA QUE TENGA
6 DERECHO; y, SEGURO MÉDICO-VERIS (siendo los beneficiarios de este
7 Seguro la cónyuge sobreviviente la señora ELENA DEL ROCIO
8 VILLACIS VILLACIS; y, su hija MELANIE DEL ROCIO
9 ZAVALA VILLACIS). **CUATRO.**- Que las declarantes, por sus
10 propios derechos han solicitado se les conceda la posesión efectiva de
11 los bienes dejados por el causante: JIMMY VICENTE ZAVALA
12 FLORES, por ser legitimarias y herederas.- En virtud de lo expuesto y
13 amparado en lo que dispone el numeral doce del artículo dieciocho de
14 la Ley Notarial, yo, ABOGADA ANDREA PALMA VILLEGAS,
15 NOTARIA SUPLENTE QUINCUAGÉSIMA CUARTA DEL
16 CANTÓN GUAYAQUIL, concedo a MARIELENA ZAVALA
17 VILLACIS, MELANIE DEL ROCIO ZAVALA VILLACIS Y
18 JESSICA STEFANIA ZAVALA VILLACIS la POSESIÓN
19 EFECTIVA proindiviso y sin perjuicio de terceros de los bienes
20 dejados por el causante, JIMMY VICENTE ZAVALA FLORES,
21 específicamente sobre los descritos en el numeral tres de esta acta.

22 DOY FE.-----

25 AB. ANDREA PALMA VILLEGAS

26 NOTARIA SUPLENTE QUINCUAGÉSIMA CUARTA DEL CANTÓN

27 GUAYAQUIL

28



Certificado: 0002665276

USD \$3.00

No. 3011254



REPÚBLICA DEL ECUADOR
CORPORACIÓN REGISTRO CIVIL DE GUAYAQUIL
CERTIFICADO DE DEFUNCIÓN



Certifico que con fecha 5 de Mayo de 2017 en el TOMO 22, FOLIO 56, ACTA 4256, del LIBRO DE DEFUNCIONES de la CORPORACIÓN REGISTRO CIVIL DE GUAYAQUIL correspondiente al año 2017, consta inscrita la DEFUNCIÓN de:

Jimmy Vicente Zavala Flores, con Cédula Identidad: 0906152897, de estado civil Casado, de nacionalidad Ecuatoriana, hijo(a) de Maria, Flores, C.I.: xxxxxxxx, y de Vicente, Zavala, C.I.: xxxxxxxx.

Nombre del cónyuge sobreviviente: Villacis Villacis, Elena Del Rocio, Cédula Identidad: 0907431696.

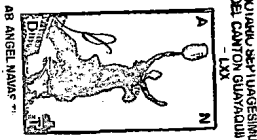
Fallecido(a) en la Parroquia Tarqui, del Cantón Guayaquil, Provincia de Guayas, Ecuador, el 4 de Mayo de 2017.

Otorgado en la ciudad de Guayaquil, el 10 de Mayo de 2017.

Atto Pama

DELEGADO
CORPORACIÓN REGISTRO CIVIL DE GUAYAQUIL

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Any institution or person may verify the information here stated, browsing our official page www.corporacionregistrocivil.gob.ec



CÓDIGO 1 4624685 USD 6.00

Disuelto por sentencia de Divorcio de Juez
con fecha cuya copia
se archiva de de 19 ...
f.)
Jefe de Oficina

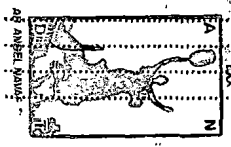
La separación conyugal, judicialmente autorizada de los contra-
yentes del presente matrimonio, fue declarada mediante senten-
cia del Juez
con fecha
cuya copia se archiva
de de 19 ...

f.)
Jefe de Oficina

Se declaró la nulidad de este matrimonio mediante sentencia del
Juez con fecha
cuya copia se archiva
de de 19 ...

f.)
Jefe de Oficina

OTRAS SUBINSCRIPCIONES O MARGINACIONES



INSCRIPCION DE MATRIMONIO

Tomo 3 Pág. 245 Acta 1075

En el cantón de Guayaquil, Provincia de Guayas, hoy día Veinticuatro de febrero de mil novecientos ochenta y una.

El que suscribe, Jefe de Registro Civil, extiende la presente acta del matrimonio de: NOMBRES Y APELLIDOS DEL CONTRAYENTE: Alonso Vicente Zarate Flores

nacido en Guayaquil, el 30 de Noviembre de 19 57, de nacionalidad Ecuatoriana, de profesión Estudiante

con Cédula No 09-06152877, domiciliado en Esta Ciudad, de estado anterior soltero, hijo de Vicente Zarate

y de Maria Flores (fallada)

NOMBRES Y APELLIDOS DE LA CONTRAYENTE: Elva del Rocio Villasis Villasis

nacida en Amato Guayaquil, de Maque de 19 61, de nacionalidad Ecuatoriana, de profesión Estudiante

con Cédula No 07-07321676, domiciliada en Esta Ciudad, de estado ante-
rior soltera, hija de Roberto Villasis

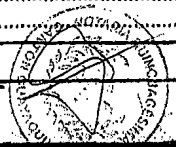
y de Elva Villasis

LUGAR DEL MATRIMONIO: Guayaquil FECHA 24 de Febrero de 1981

En este matrimonio legitimaron a su hijo, comun, llamado

OBSERVACIONES:

FIRMAS: [Signature] [Signature]



30 SEP 2014

NOTARIA SUPLENTE
Ab. Andrea Palma Villegas
Quayagull,
NOTARIA QUINTA AGRESIA CUARTA DEL CANTÓN QUAYAGULL
DOY FE: que el documento precedente compuesto de
foja (e) es conforme al original que se me exhibe y que
devolvi al interesado a las 11:00 AM del 30 de Septiembre de 2014

Dirección General de Registro Civil, Identificación y Cedulación

Nº. 00997

Año _____ Fono _____ Pag _____ Acta _____
Días _____ Meses _____ Años _____

CERTIFICADO

Que es fiel copia que se certifica de acuerdo al Art. 9 de la Ley del Sistema Nacional del Registro de Datos Públicos, en conformidad con el Art. 122 de la Ley de Registro Civil, Identificación y Cedulación, que reposa en el archivo:

Físico ☐ Electrónico ☐

DIRECCIÓN NACIONAL ☐
DIRECCIÓN PROVINCIAL ☐
JEFATURA CANTONAL ☐
JEFATURA DE ÁREA ☐

Rosa María Morales
DELEGADO DE LA DIRECCIÓN GENERAL DE
REGISTRO CIVIL, IDENTIFICACIÓN Y CEDULACIÓN



REPÚBLICA DEL ECUADOR

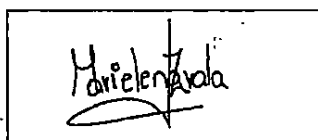
Dirección General de Registro Civil, Identificación y Cedulación



Dirección General de Registro Civil,
Identificación y Cedulación



CERTIFICADO DIGITAL DE DATOS DE IDENTIDAD



Número único de identificación: 0918756610

Nombres del ciudadano: ZAVALA VILLACIS MARIELENA

Condición del cedulado: DISCAPACIDAD FISICA

Lugar de nacimiento: ECUADOR/GUAYAS/GUAYAQUIL/CARBO
/CONCEPCION/

Fecha de nacimiento: 4 DE OCTUBRE DE 1981

Nacionalidad: ECUATORIANA

Sexo: MUJER

Instrucción: SUPERIOR

Profesión: ING.ADM.EMPRESAS

Estado Civil: SOLTERO

Cónyuge: _____

Fecha de Matrimonio: _____

Nombres del padre: ZAVALA FLORES JIMMY VICENTE

Nombres de la madre: VILLACIS VILLACIS ELENA DEL ROCIO

Fecha de expedición: 3 DE FEBRERO DE 2017

Información certificada a la fecha: 31 DE MAYO DE 2017

Emissor: SINDY PAMELA NAPA VITERI - GUAYAS-GUAYAQUIL-NT 54 - GUAYAS - GUAYAQUIL

NOTARIO SEPTUAGESIMO
DEL CANTON GUAYAQUIL
LXX



AB ANGEL NAVAS

N° de certificado: 175-027-73084



175-027-73084

Ing. Jorge Troya Fuertes

Director General del Registro Civil, Identificación y Cedulación
Documento firmado electrónicamente

Firma válida

Digitally signed by JORGE
OSWALDO TROYA FUERTES
Date: 2017.05.31 13:54 ECT
Reason: Firma Electrónica
Location: Ecuador



Vigencia: 1 mes o 1 validación desde la fecha de emisión. Cumplido el plazo o número de verificaciones solicite un nuevo certificado.

Confirme la Información Ingresando el número de certificado en: <https://virtual.registrocivil.gob.ec>

REPÚBLICA DEL ECUADOR
 MINISTERIO DEL INTERIOR
 DIRECCIÓN NACIONAL DE REGISTRO CIVIL
 CARNÉ DE IDENTIDAD DISCAPACITADO
 091875661-0
 ZAVALA VILLACIS EILENA
 CANTÓN GUAYAS
 PROVINCIA GUAYAS
 PARROQUIA

IDENTIFICACIÓN
 DIRECCIÓN
 ZAVALA FLORES JIMMY
 APELLIDOS Y NOMBRES DE LA MADRE
 VILLACIS VILLACIS EILENA
 LUGAR Y FECHA DE EXPIRACIÓN
 GUAYAS
 2027-10-05

CERTIFICADO DE VOTACIÓN
 ELECCIONES GENERALES 2017
 1 DE ABRIL 2017

496
 APTA M

496 - DJ2
 APTA M

0918756610
 APTA M

ZAVALA VILLACIS EILENA
 APELLIDOS Y NOMBRES

GUAYAS
 PROVINCIA
 GUAYAS
 CANTÓN
 YARQUI
 PARROQUIA

CIRCUNSCRIPCIÓN 2
 ZONA 1

NOTARIA QUINGUAGESIMA CUARTA DEL CANTÓN GUAYAS
 DOY FE: que el documento precedente compuesto de
 foja (s) es conforme al original que se me exhibe y que
 devolvi al interesado 31 MAR 2017
 Guayaquil,

Ab. Andrea Palma Villegas
 Ab. Andrea Palma Villegas
 NOTARIA SUPLENTE

ECUADOR
ELIGE CON
TRANSPARENCIA

ELECCIONES
2017
 GARANTIZAMOS
 TU DECISIÓN

CIUDADANA (O):

ESTE DOCUMENTO ACREDITA QUE USTED
 SUFRAGÓ EN LAS ELECCIONES GENERALES 2017

ESTE CERTIFICADO SIRVE PARA TODOS
 LOS TRÁMITES PÚBLICOS Y PRIVADOS

[Firma]
 F. J. PRESIDENTE DE LA JRY

g



Certificado: 0002665859

USD \$3.00

No. 3008356



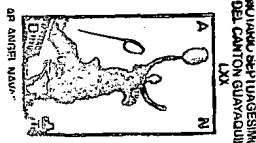
REPÚBLICA DEL ECUADOR
DIRECCIÓN GENERAL DE REGISTRO CIVIL, IDENTIFICACIÓN Y
CEDULACIÓN
CORPORACIÓN REGISTRO CIVIL DE GUAYAQUIL



CERTIFICADO DE NACIMIENTO

La Dirección Ejecutiva de la Corporación Registro Civil de Guayaquil, certifica que hoy día 11 del mes de Mayo de 2017, constan en la base de datos informática de cedulados de la DIRECCIÓN GENERAL DE REGISTRO CIVIL, IDENTIFICACIÓN Y CEDULACIÓN de la REPÚBLICA DEL ECUADOR, los siguientes datos:

En la parroquia Carbo /concepcion/, Guayaquil, Guayas, Ecuador, TOMO 22, FOLIO 304, ACTA 10599, del AÑO 1981, se encuentra la Inscripción de Nacimiento perteneciente a: **ZAVALA VILLACIS MARIELENA**, C.I. 091875661-0, Sexo: Mujer, Nacido(a) el día 4 del Mes de Octubre del Año 1981 en Carbo /concepcion/, Guayaquil, Guayas, Ecuador. Hijo(a) de: **ZAVALA FLORES JIMMY VICENTE**, Nacionalidad Ecuatoriana, y de: **VILLACIS VILLACIS ELENA DEL ROCIO**, Nacionalidad Ecuatoriana.

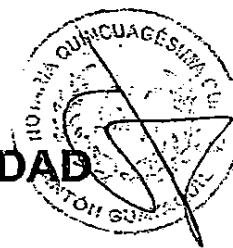


[Signature]

DELEGADO
CORPORACIÓN REGISTRO CIVIL DE GUAYAQUIL

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CERTIFICADO DIGITAL DE DATOS DE IDENTIDAD



Melanie Zavala

Número único de identificación: 0921687505

Nombres del ciudadano: ZAVALA VILLACIS MELANIE DEL ROCIO

Condición del cedula: CIUDADANO

Lugar de nacimiento: ECUADOR/GUAYAS/GUAYAQUIL/CARBO
/CONCEPCION/

Fecha de nacimiento: 26 DE ABRIL DE 1993

Nacionalidad: ECUATORIANA

Sexo: MUJER

Instrucción: SECUNDARIA

Profesión: ESTUDIANTE

Estado Civil: SOLTERO

Cónyuge: _____

Fecha de Matrimonio: _____

Nombres del padre: JIMMY ZAVALA FLORES

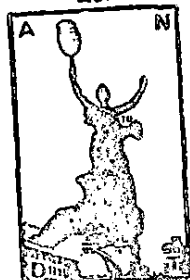
Nombres de la madre: ELENA VILLACIS VILLACIS

Fecha de expedición: 29 DE ABRIL DE 2011

Información certificada a la fecha: 31 DE MAYO DE 2017

Emisor: SINDY PAMELA NAPA VITERI - GUAYAS-GUAYAQUIL-NT 54 - GUAYAS - GUAYAQUIL

NOTARIO SEPTUAGESIMO
DEL CANTON GUAYAQUIL
LXX



AR ANGEL NAVAS

N° de certificado: 178-027-73105



178-027-73105

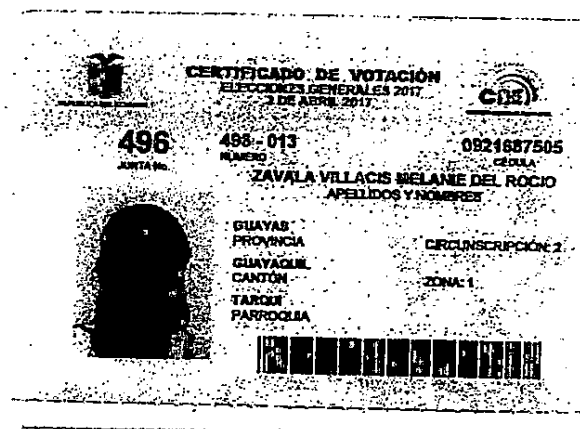
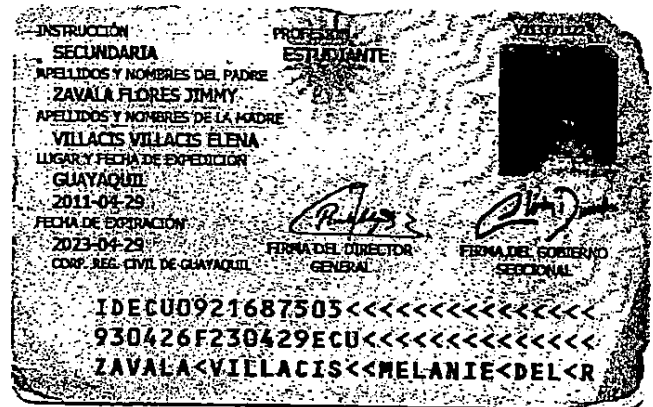
Ing. Jorge Troya Fuertes

Director General del Registro Civil, Identificación y Cedulación
Documento firmado electrónicamente

Firma válida

Digitally signed by JORGE
OSWALDO TROYA FUERTES
Date: 2017.05.31 13:53 ECT
Reason: Firma electrónica
Location: Ecuador





NOTARIA QUINCUAGESIMA CUARTA DEL CANTÓN GUAYAQUIL
DOY FE: que el documento presentado comparecido de...
folio(s) es conforme al original que se me exhibe y que
devolvi al interesado 31 MAY 2017
Guayaquil,


Ab. Andrea Palma Villegas
NOTARIA SUPLENTE



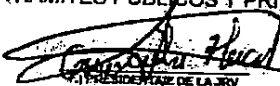
ECUADOR
ELIGE CON
TRANSPARENCIA

ELECCIONES
2017
GARANTIZAMOS
TU DECISIÓN

CIUDADANA(O):

ESTE DOCUMENTO ACREDITA QUE USTED
SUFRAGÓ EN LAS ELECCIONES GENERALES 2017

ESTE CERTIFICADO SIRVE PARA TODOS
LOS TRÁMITES PÚBLICOS Y PRIVADOS


FIRMA DEL SECRETARIO DE LA JCV

IMP. JORJALI



Certificado: 0002665863

USD \$3.00

No. 3008355



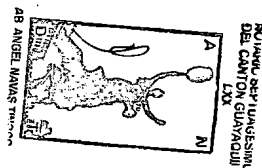
REPÚBLICA DEL ECUADOR
DIRECCIÓN GENERAL DE REGISTRO CIVIL, IDENTIFICACIÓN Y
CEDULACIÓN
CORPORACIÓN REGISTRO CIVIL DE GUAYAQUIL



CERTIFICADO DE NACIMIENTO

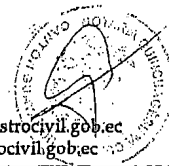
La Dirección Ejecutiva de la Corporación Registro Civil de Guayaquil, certifica que hoy día 11 del mes de Mayo de 2017, constan en la base de datos informática de cedulados de la DIRECCIÓN GENERAL DE REGISTRO CIVIL, IDENTIFICACIÓN Y CEDULACIÓN de la REPÚBLICA DEL ECUADOR, los siguientes datos:

En la parroquia Carbo /concepcion/, Guayaquil, Guayas, Ecuador, TOMO 11 A, FOLIO 40, ACTA 4063, del AÑO 1993, se encuentra la Inscripción de Nacimiento perteneciente a: **ZAVALA VILLACIS MELANIE DEL ROCIO**, C.I. 092168750-5, Sexo: Mujer, Nacido(a) el día 26 del Mes de Abril del Año 1993 en Carbo /concepcion/, Guayaquil, Guayas, Ecuador. Hijo(a) de: **JIMMY ZAVALA FLORES**, Nacionalidad Ecuatoriana, y de: **ELENA VILLACIS VILLACIS**, Nacionalidad Ecuatoriana.

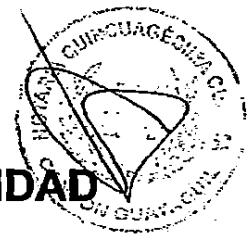


[Signature]

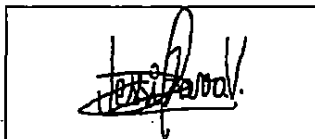
DELEGADO
CORPORACIÓN REGISTRO CIVIL DE GUAYAQUIL



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CERTIFICADO DIGITAL DE DATOS DE IDENTIDAD



Número único de identificación: 0918756628

Nombres del ciudadano: ZAVALA VILLACIS JESSICA STEFANIA

Condición del cedulado: CIUDADANO

Lugar de nacimiento: ECUADOR/GUAYAS/GUAYAQUIL/BOLIVAR
/SAGRARIO/

Fecha de nacimiento: 14 DE FEBRERO DE 1985

Nacionalidad: ECUATORIANA

Sexo: MUJER

Instrucción: SUPERIOR

Profesión: ING.EN ALIMENTOS

Estado Civil: DIVORCIADO

Cónyuge: _____

Nombres del padre: ZAVALA FLORES JIMMY VICENTE

Nombres de la madre: VILLACIS VILLACIS ELENA DEL ROCIO

Fecha de expedición: 12 DE ENERO DE 2017

Información certificada a la fecha: 31 DE MAYO DE 2017

Emisor: SINDY PAMELA NAPA VITERI - GUAYAS-GUAYAQUIL-NT 54 - GUAYAS - GUAYAQUIL

QUINTO SEPTUAGESIMO
DEL CANTON GUAYAQUIL
LXX



AR ANGEL NAVA

N° de certificado: 170-027-73147



170-027-73147

Ing. Jorge Troya Fuertes

Director General del Registro Civil, Identificación y Cedulación
Documento firmado electrónicamente

Firma válida

Digitally signed by JORGE
OSWALDO TROYA FUERTES
Date: 2017.05.31 15:35:06 ECT
Reason: Firma Electrónica
Location: Ecuador



INSTRUCCIÓN

SUPERIOR

APELLIDOS Y NOMBRES DEL PADRE

ZAVALA FLORES JIMMY VICENTE

APELLIDOS Y NOMBRES DE LA MADRE

VILLACIS VILLACIS ELENA DEL ROCIO

LUGAR Y FECHA DE EXPEDICIÓN

GUAYAQUIL

2017-01-12

FECHA DE EXPIRACIÓN

2027-01-12

CORP. REG. CIVIL DE GUAYAQUIL

PROFESION

INGEN. EN ALIMENTOS

FIRMA

FORMA DEL DIRECTOR GENERAL

FORMA DEL GOBIERNO SECCIONAL

IDECVU091875662<88<<<<<<<<<<<<<<<<<<

8502142F27D1127ECU<<<<<<<<<<<<<<6

ZAVALA<VILLACIS<<JESSICA<STEFA

NOTARIA QUINCUAGENIMA CUARTA DEL CANTÓN GUAYABU
DOY FE: que el documento precedente compuesto de _____
foja (s) es conforme al original que se me exhibió y que
devolví al interesado
Guayaquil _____ 31 MAR 2017


Ab. Andrea Palma Villegas
NOTARIA SUPLENTE



Certificado: 0002665875

USD \$3.00

No. 2999350



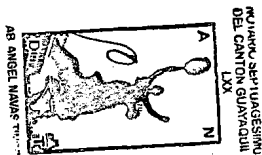
REPÚBLICA DEL ECUADOR
DIRECCIÓN GENERAL DE REGISTRO CIVIL, IDENTIFICACIÓN Y
CEDULACIÓN
CORPORACIÓN REGISTRO CIVIL DE GUAYAQUIL



CERTIFICADO DE NACIMIENTO

La Dirección Ejecutiva de la Corporación Registro Civil de Guayaquil, certifica que hoy día 11 del mes de Mayo de 2017, constan en la base de datos informática de cedulados de la DIRECCIÓN GENERAL DE REGISTRO CIVIL, IDENTIFICACIÓN Y CEDULACIÓN de la REPÚBLICA DEL ECUADOR, los siguientes datos:

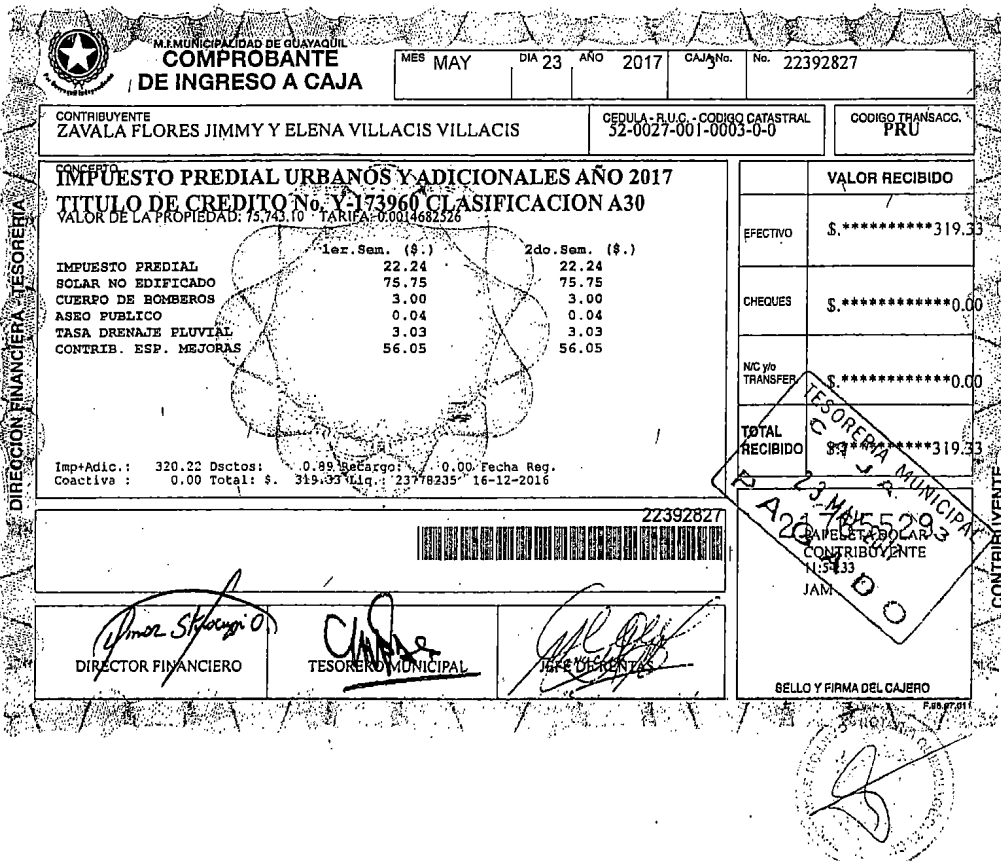
En la parroquia Carbo /concepcion/, Guayaquil, Guayas, Ecuador, TOMO 06, FOLIO 339, ACTA 2321, del AÑO 1985, se encuentra la Inscripción de Nacimiento perteneciente a: **ZAVALA VILLACIS JESSICA STEFANIA**, C.I. 091875662-8, Sexo: Mujer, Nacido(a) el día 14 del Mes de Febrero del Año 1985 en Bolivar /sagrario/, Guayaquil, Guayas, Ecuador. Hijo(a) de: **ZAVALA FLORES JIMMY VICENTE**, Nacionalidad Ecuatoriana, y-de: **VILLACIS VILLACIS ELENA DEL ROCIO**, Nacionalidad Ecuatoriana.



DELEGADO
CORPORACIÓN REGISTRO CIVIL DE GUAYAQUIL

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Any institution or person may verify the information here stated, browsing our official page www.corporacionregistrocivil.gob.ec







CERTIFICADO DE AVALÚOS Y REGISTRO DE PREDIO URBANO

Solicitante		Certificado N° : 2017 - 050560
Cédula :	0927506188	Fecha/Hora Emisión : 24/MAY/2017 - 16:04
Nombre :	SINDY PAMELA NAPA VITERI	Válido Hasta : 20/NOV/2017
Código Catastral :	052-0027-001-0003-0-0-1	

NOMBRES REGISTRADOS

Cédula	Nombre
0906152897	JIMMY VICENTE ZAVALA FLORES
0907431696	ELENA DEL ROCIO VILLACIS VILLACIS

DATOS DEL PREDIO

Ciudadela/Cooperativa/Barrio	Dirección	Manzana	Solar	Parroquia
STA. CECILIA	AVE. SEXTA Y PEATONAL	27	1(3)	TARQUI

DATOS SEGÚN TÍTULO DE PROPIEDAD

Otorgado en	Notaría	Repertorio	Fecha Inscripción	Nº Reg. Propiedad	Matrícula Inmobiliaria
GUAYAQUIL	VIGESIMA CUARTA	24462	14-SEP-2011	13187	391038

LINDEROS Y MENSURAS SEGÚN TÍTULO DE PROPIEDAD

NORTE	CON	SUR	CON	FORMA DEL SOLAR
AVE. SEXTA(2DO16CNO)	24.82 mts.	SOLAR 1(1) Y 1(2)	24.32 mts.	IRREGULAR
ESTE	CON	OESTE	CON	ÁREA SOLAR
SOLAR 1(5)	34.16 mts.	C. PEATONAL(AV.45NO)	34.26 mts.	841.59

AVALUO DE LA PROPIEDAD

VALOR MATRIZ EN PROP. HORIZONTAL	ALICUOTA EN PROP. HORIZONTAL	VALOR m2 DEL SOLAR	AVALUO DEL SOLAR
	0	\$90.00	\$*****75,743.10

CONSTRUCCIÓN PRINCIPAL Y ANEXOS

ANEX. AREA CONST.	TIPO CONSTRUCCIÓN	VALOR m2 CONST.	AVALUO DE CONSTRUCCION
-------------------	-------------------	-----------------	------------------------

TOTAL CONSTRUCCIÓN: SOLAR VACIO

VALOR DE LA PROPIEDAD

\$*****75,743.10

REGISTRO DE CONSTRUCCIÓN:

CERTIFICADO DE REGISTRO CATASTRAL DE LA EDIFICACIÓN
VIGENCIA

CONTRIBUCIÓN PREDIAL

OBSERVACIONES:
Usuario: DORMORMC

CLASIFICACIÓN:

A30

TARIFA IMPOSITIVA

0.0014682526

IMPUESTO PREDIAL Y ADICIONALES

IMPUESTO PREDIAL	44.48
CUERPO DE BOMBEROS	6.00
ASEO PÚBLICO	0.08
TASA DRENAJE PLUVIAL	6.06
CONTRIBUCIÓN ESPECIAL MEJORAS	112.10
TOTAL	168.72

ARQ. KARINA ELIZABETH GONZALEZ MORALES
JEFE DE CATASTRO

Para las entidades públicas o privadas y/o personas naturales o jurídicas que recopen este documento, considerar lo siguiente: El certificado sólo tendrá validez una vez verificado en el Portal Web Municipal <http://www.guayaquil.gov.ec>

- Este documento NO certifica la propiedad del bien.
- Para solicitar la actualización de la información que consta en este documento, por favor, enviar un correo a tramitescatastro@guayaquil.gov.ec.

NOTARIO SEPTUAGESIMO
DEL CANTON GUAYAQUIL
LXX



AB ANGEL NAVAS



Registro de la Propiedad
Municipal de Guayaquil

matrícula inmobiliaria Registro de la Propiedad de Guayaquil
391038
Cód. Catastral/Rol/Ident. Predial
52-0027-001-3-0-0
Aperturado el: lunes 16 de mayo de 2011

Conforme a la solicitud Número: 60038 y de acuerdo a lo dispuesto en el artículo 11 literal e) de la Ley de Registro, el Registrador de la Propiedad confiere el Certificado identificado como Matrícula Inmobiliaria Número 391038, CERTIFICACIÓN que contiene:

a) INFORMACIÓN FÍSICA DEL CATASTRO MUNICIPAL

La información física del predio nos es suministrada por el Catastro Municipal gracias a la Conexión Informática que existe entre la Muy Ilustre Municipalidad de Guayaquil (Representado por el Ab. Jaime Nebot Saadi) y el Registro de la Propiedad.

LINDEROS Y MEDIDAS CATASTRALES:

Norte: Ave. Sexta(2do16no), con 24.82 mts.
Sur: Solar 1(1) y 1(2), con 24.32 mts.
Este: Solar 1(5), con 34.16 mts.
Oeste: C. Peatonal(av. 45no), con 34.26 mts.

FORMA DEL SOLAR:

Area Escritura: 841.59 mts2. Frente Escritura: 24.82 mts.
Fondo Escritura: 34.16 mts. Frente 1: 24.32 mts.
Area Levantamiento: 841.59 mts2. Frente 2: 34.26 mts.
Fondo Levantamiento: 34.26 mts. Frente 3: 0.00 mts.
Frente 4: 0.00 mts.

INFORMACIÓN COMPLEMENTARIA:

Estado del Solar: VACIO
Uso de Edificación: ALINEACION Y BALANCEO
Alumbrado: SI Pavimentación: SI
Alcantarillado: SI Bordillo: SI
Agua Potable: SI Azorra: SI
Red telefónica: SI
Esquinero o Meridional: Esquinero

b) INFORMACIÓN JURÍDICA DEL BIEN INMUEBLE

LINDEROS Y MEDIDAS REGISTRALES:

Solar 1-3 (antes 1) manzana 27 ubicado en la Ciudadela Santa Cecilia, parroquia Tarquí.
NORTE: Ave. Sexta(2do16no), con 24.82 metros.
SUR: Solar 1(1) y 1(2), con 24.32 metros.
ESTE: Solar 1(5), con 34.16 metros.
OESTE: C. Peatonal(av. 45no), con 34.26 metros.
AREA TOTAL: 841.59 metros cuadrados.

RESUMEN DE MOVIMIENTOS:

Libro	Acto	Número y fecha de inscripción	Folio Inicial
a) Registrales			
Propiedades	Compraventa	7,904 04/06/1987	167,643
Propiedades	Compraventa de Nuda Propiedad y Usufructo Vitalicio	2,694 28/03/1990	65,635
Hipotecas y Gravámenes	Extinción de Usufructo	8,153 19/05/2011	20,861
Propiedades	Compraventa	13,187 14/09/2011	29,435
Propiedades	Fusión Solares	295 06/01/2016	673

DETALLE DE LOS MOVIMIENTOS:

REGISTRO DE PROPIEDADES

1 / 4 Compraventa

Inscrito el: jueves, 4 de junio de 1987 Tomo: 244 Folios: 167,643 - 167,672
Número de Inscripción: 7,904 Número de Repertorio: 17,634
Oficina donde se guarda el original: Notaría Vigésima Primera
Nombre del Cantón: Guayaquil
Escritura/Providencia/Resolución: 07-ago.-86
Oficio/Telex/Fax:
a.- Observaciones:
***** (Ninguna) *****

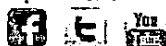
b.- Apellidos, Nombres y Domicilio de las Partes:

Papel	Cédula o R.U.C.	Nombre y/o Razón Social	Estado Civil	Domicilio
Comprador	09-03066991	Cadena Teresa de Jesús de Flor	Casado	Guayaquil
DEL CANTON GUAYAS	09-00040759	Flor Costales Plinio Alcibar	Casado	Guayaquil
LXX Vendedor	09-00707175	Aspinzu Leticia de Pino	Casado	Guayaquil
Vendedor	09-00707027	Pino Yerovi Luis	Casado	Guayaquil



AB ANGEL NAVAS TIRADO

Certificación impresa por: NMURILLO



Matrícula: 391038

Página: 1 de 3
General Córdova 918 y Victor Manuel Rendón
rgp@guayaquil.gob.ec

2 / 4 **Compraventa de Nuda Propiedad y Usufructo Vitalicio**

Inscrito el: **miércoles, 28 de marzo de 1990** Tomo: **92** Folios: **65,635 - 65,666**
 Número de Inscripción: **2,694** Número de Repertorio: **4,461**
 Oficina donde se guarda el original: **Notaría Séptima**
 Nombre del Cantón: **Guayaquil**
 Escritura/Providencia/Resolución: **27-dic.-89**
 Oficio/Telex/Fax:
 a.- Observaciones:

Luis Efrén Loaiza Vivanco y Alba Beatriz Cueva Puertas de Loaiza comparecen por sus propios derechos y por los que representan de sus hijos Luis Alberto Loaiza Fernández y María Isabel Loaiza Cueva

b.- Apellidos, Nombres y Domicilio de las Partes:

Papel	Cédula o R.U.C.	Nombre y/o Razón Social	Estado Civil	Domicilio
Comprador de Nuda Propiedad	17-12170750	Loaiza Cueva María Isabel	(Ninguno)	Guayaquil
Comprador de Nuda Propiedad	17-11586998	Loaiza Fernández Luis Alberto	(Ninguno)	Guayaquil
Comprador de Usufructo	11-00132982	Cueva Puertas Alba Beatriz	Casado	Guayaquil
Comprador de Usufructo	60-000000108440	Loaiza Vivanco Luis Efrén	Casado	Guayaquil
Vendedor	09-03066991	Cadena Teresa de Jesús de Flor	Casado	Guayaquil
Vendedor	09-00040759	Flor Costales Plinio Alcibar	Casado	Guayaquil

c.- Esta inscripción se refiere a la(s) que consta(n) en:

Libro:	No. Inscripción:	Fec. Inscripción:	Folio Inicial:	Folio final:
Propiedades	7,904	04-jun.-1987	167,643	167,672

3 / 4 **Compraventa**

Inscrito el: **miércoles, 14 de septiembre de 2011** Tomo: **60** Folios: **29,435 - 29,436**
 Número de Inscripción: **13,187** Número de Repertorio: **24,462**
 Oficina donde se guarda el original: **Notaría Vigésima Cuarta**
 Nombre del Cantón: **Guayaquil**
 Escritura/Providencia/Resolución: **29-jul.-11**
 Oficio/Telex/Fax:
 a.- Observaciones:

Antes solar 1.

La vendedora María Isabel Loaiza Cueva comparece representada por su apoderado Luis Alberto Loaiza Fernández.

b.- Apellidos, Nombres y Domicilio de las Partes:

Papel	Cédula o R.U.C.	Nombre y/o Razón Social	Estado Civil	Domicilio
Comprador	09-07431696	Villacís Villacís Elena Del Rocío	Casado	Guayaquil
Comprador	09-06152897	Zavala Flores Jimmy Vicente	Casado	Guayaquil
Vendedor	17-12170750	Loaiza Cueva María Isabel	Soltero	Quito
Vendedor	17-11586998	Loaiza Fernández Luis Alberto	Soltero	Quito

c.- Esta inscripción se refiere a la(s) que consta(n) en:

Libro:	No. Inscripción:	Fec. Inscripción:	Folio Inicial:	Folio final:
Propiedades	2,694	28-mar.-1990	65,635	65,666

4 / 4 **Fusión Solares**

Inscrito el: **miércoles, 6 de enero de 2016** Tomo: **2** Folios: **673 - 674**
 Número de Inscripción: **295** Número de Repertorio: **38,126**
 Oficina donde se guarda el original: **Notaría Vigésima Cuarta**
 Nombre del Cantón: **Guayaquil**
 Escritura/Providencia/Resolución: **17-dic.-15**
 Oficio/Telex/Fax:
 a.- Observaciones:

Datos del predio, según certificado de avalúos y registro de predio urbano Nro. 88490 del 09 de diciembre del 2015. Consta la copia de la Resolución SMG-AA-2015-121 de fecha 15 de septiembre del 2015, suscrita por el Soc. Víctor Maridueña Varela, Delegado del Alcalde de Guayaquil, mediante la cual.

RESUELVE

APROBAR: la Fusión de los solares Nos. 01-3 y 01-4, de la manzana No. 0027, ubicado en la Urbanización Santa Cecilia, parroquia Tarqui signados con códigos catastrales Nos. 52-0027-001-3 y 52-0027-001-4, en un área de 841,59 m², a favor de los señores JIMMY VICENTE ZAVALA FLORES y ELENA DEL ROCÍO VILLACÍS VILLACÍS; según plano que también se aprueba.

ENCARGARSE, el cumplimiento de la presente resolución, a la Dirección de Urbanismo, Avalúos y Ordenamiento Territorial, debiéndose notificar para su conocimiento a los interesados, y al Registrador de la Propiedad del cantón Guayaquil.

b.- Apellidos, Nombres y Domicilio de las Partes:

Papel	Cédula o R.U.C.	Nombre y/o Razón Social	Estado Civil	Domicilio
Propietario	09-07431696	Villacís Villacís Elena Del Rocío	Casado	Guayaquil
Propietario	09-06152897	Zavala Flores Jimmy Vicente	Casado	Guayaquil

c.- Esta inscripción se refiere a la(s) que consta(n) en:

Libro:	No. Inscripción:	Fec. Inscripción:	Folio Inicial:	Folio final:
Propiedades	13,187	14-sep.-2011	29,435	29,436
Propiedades	16,514	01-nov.-2011	37,193	37,194



REGISTRO DE HIPOTECAS Y GRAVÁMENES

1. Extinción de Usufructo

Inscrito el: jueves, 19 de mayo de 2011 Tomo: 42 Folios: 20,861 - 20,864
Número de Inscripción: 8,153 Número de Repertorio: 13,692
Oficina donde se guarda el original: Notaría Vigésima Octava
Nombre del Cantón: Guayaquil
Escritura/Providencia/Resolución: 11-may.-11
Oficio/Telex/Fax:
a.- Observaciones:

Consta la copia del acta de defunción de Luis Efrén Loaiza Vivanco y Alba Beatriz Cueva Puertas, con lo cual queda evidenciada la extinción del usufructo.

b.- Apellidos, Nombres y Domicilio de las Partes:

Papel	Cédula o R.U.C.	Nombre y/o Razón Social	Estado Civil	Domicilio
Autoridad Competente	90-000000020004	Notario Vigésimo Octavo Del Cantón Guayaquil		Guayaquil
Propietario	17-12170750	Loaiza Cueva María Isabel	Soltero	Quito
Propietario	17-11586998	Loaiza Fernández Luis Alberto	Casado(*)	Quito

c.- Esta inscripción se refiere a la(s) que consta(n) en:

Libre:	No. Inscripción:	Fec. Inscripción:	Folio Inicial:	Folio final:
Propiedades	2,694	28-mar.-1990	65,635	65,666

TOTAL DE MOVIMIENTOS CERTIFICADOS:

Registrales	Número de Inscripciones	Negativas	Número de Negativas
Propiedades	4		
Hipotecas y Gravámenes	1		

Los movimientos Registrales que constan en esta matrícula son los únicos que se refieren al predio que se certifica.

Cualquier enmendadura, alteración o modificación al texto de este certificado lo invalida.

Emitido a las: 10:56:49 del jueves, 11 de mayo de 2017



I-2011-136921-2011-244622-2015-117581-2015-38126

Calificador de Título : JDELGADOA
Calificador Legal : RANCHUNDIA
Asesor : JVILLALVA

VALOR TOTAL PAGADO POR EL
CERTIFICADO: \$ (15.00)

MINISTERIO DE SEGURIDAD

Ab. Yisse Coello Troya

Registrador de la Propiedad Delegado

El interesado debe comunicar cualquier falla o error en este Documento al Registrador de la Propiedad o a sus Asesores.



NOTARIO DEPT. JUECES DEL CANTON GUAYAQUIL
LXX



AB ANGEL NAVAS TINCOR

 REPÚBLICA DEL ECUADOR MINISTERIO DE ECONOMÍA Y FINANZAS GMN-002605153-PAR				
PLACA ACTUAL		PLACA ANTERIOR		FECHA MATRÍCULA
GSE4626		GSE4626		30-JUL-2015
MARCA		CLASE		TIPO
NISSAN		VEH. UTILITARIO		JEEP
AÑO FAB.	MODELO			PAÍS ORIGEN
2012	X-TRAIL XTREME 4X2 2.5 CVT			JAPON
MOTOR		COLOR	COLORS	
QR25408182B		PLOMO	SIN VALOR	
CÓDIGO		CARRO	COMBU	PARAJ
JN1TAAT31CN760460		MET	GAS	5
DESCRIPCIÓN		CADUCA	CLASIFICACIÓN	
SIN OCUVALIEN		30-JUL-2021	2800 CC.	

 VILLACIS VILLACIS ELENA DEL ROSARIO	
C.C. PASAPORTE	RESIDENCIA
0907431696	GUAYAQUIL
DIRECCIÓN	
URB ALCANCE # 2 MZ. 2091	
COOPERATIVA	DSCO
SIN VALOR	SIN VALOR
MODALIDAD	SERVICIO
PARTICULAR	PARTICULAR
TOTAL MATRÍCULA	AVALLIO
22.00	7318 USD.
DIGITADOR	ARUIZ
DIRECCIÓN REGISTRO VEHICULAR	

NOTARIO SEPTUAGESIMO
DEL CANTON GUAYAQUIL
LXX



AB ANGEL NAVAS

NOTARIA QUINGUESIMA CUARTA DEL CANTON GUAYAQUIL
DOY FE: que el documento precedente compuesto de _____
foja (s) es conforme al original que se me exhibió y que
devolví al interesado

Guayaquil, _____ 31 JUL 2017

Ab. Andrea Palma Villegas
NOTARIA SUPLENTE

**ESPACIO
EN
BLANCO**



CLIENTE: ZAVALA FLORES JIMMY VICENTE
CUENTA: 02015003833 / CURUC: 0906152897
DIRECCIÓN: KM 9.5 VIA A DAULE NEW YORKER SA FRENTE AL STO GUAYAS O

ESTADO DE CUENTA

CIUDAD: GUAYAQUIL
TELEFONO: 6023457-6017540 ZONA: 005-5C01



007650

EJECUTIVO DE CUENTA: INSUASTE MACIAS IVETTE TATIANA
TELEFONO: .

OFICINA: AG. NUEVE DE OCTUBRE - GUAYAO - LORENZO DE GARAYCOA 817, ENTRE AV. 9 DE OCTUBRE Y

FECHA DE CORTE: Del 11 Mar 2017 Al 10 Apr 2017

RESUMEN DE TRANSACCIONES

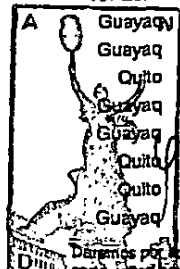
En base al Reglamento de Comprobantes de Venta (Art.4 num 1), los estados de Cuenta Corriente emitidos por PRODUBANCO son documentos autorizados por el SRI como otros comprobantes de Venta que sustentan costos y gastos para efectos del Impuesto a la Renta.

SALDO INICIAL CONTABLE:	9,631.44
SALDO FINAL CONTABLE:	11,042.28
SALDO PROMEDIO:	4,265.46
SALDO PROMEDIO DISPONIBLE:	4,265.46
(#) TOTAL BASE IMPONIBLE IVA 14%	14.81
(#) TOTAL IVA 14%	2.06
(#) TOTAL COMPENSACION 2 % -	0.00
(#) TOTAL	16.87

DETALLE DE TRANSACCIONES

Ciudad	Fecha	Número	Descripción	Valor	Saldo Contable	Saldo Disponible
Guayaq	Mar 11	1000	PAGO DE CHEQUE	- 2,000.00	7,631.44	7,631.44
Guayaq	Mar 11	1002	PAGO DE CHEQUE	- 1,000.00	6,631.44	6,631.44
Guayaq	Mar 11	001825000113	RETIROS ATM CLIENTES PRODUBANCO	- 400.00	6,231.44	6,231.44
Quito	Mar 13	996	PAGO DE CHEQUE CAMARA	- 1,500.00	4,731.44	4,731.44
Quito	Mar 13	990	PAGO DE CHEQUE CAMARA	- 75.00	4,656.44	4,656.44
Guayaq	Mar 13	997	PAGO DE CHEQUE	- 20.00	4,636.44	4,636.44
Guayaq	Mar 13	1001	PAGO DE CHEQUE	- 1,000.00	3,636.44	3,636.44
Guayaq	Mar 13	999	PAGO DE CHEQUE	- 2,000.00	1,636.44	1,636.44
Quito	Mar 14	998	PAGO DE CHEQUE CAMARA	- 125.00	1,511.44	1,511.44
Quito	Mar 14	344133315	EQUIVIDA TARJETA BLINDADA	- 2.50	1,508.94	1,508.94
Guayaq	Mar 15	1003	PAGO DE CHEQUE	- 500.00	1,008.94	1,008.94
Guayaq	Mar 16	0000012726761	DEPOSITO	+ 995.33	2,004.27	1,008.94
Quito	Mar 16	344847127	PAGO BMI IGUALAS MEDICAS	- 443.39	1,560.88	565.55
Quito	Mar 20	1004	PAGO DE CHEQUE CAMARA	- 420.00	1,140.88	1,140.88
Quito	Mar 20	1005	PAGO DE CHEQUE CAMARA	- 920.00	220.88	220.88
Guayaq	Mar 21	12728762	DEPOSITO	+ 10,000.80	10,221.68	220.88
Quito	Mar 22	26855000734010	COMPRA ESTABLECIMIENTO NACIONAL	- 327.55	9,894.13	9,894.13
Guayaq	Mar 22	000732000090	RETIROS ATM CLIENTES PRODUBANCO	- 400.00	9,494.13	9,494.13
Quito	Mar 23	1007	PAGO DE CHEQUE CAMARA	- 1,500.00	7,994.13	7,994.13
Quito	Mar 23	1006	PAGO DE CHEQUE CAMARA	- 200.00	7,794.13	7,794.13
Quito	Mar 23	1008	PAGO DE CHEQUE CAMARA	- 650.00	7,144.13	7,144.13
Quito	Mar 23	1009	PAGO DE CHEQUE CAMARA	- 650.00	6,494.13	6,494.13
Guayaq	Mar 23	2675309	# TARIFA CHEQUERA	- 15.50	6,478.63	6,478.63
Quito	Mar 23	SPI-11758372	TRANSFERENCIA BCE(SPI) BANCA EN LIN	- 1,070.00	5,408.63	5,408.63
Quito	Mar 23	SPI-11758372	# TARIFA TRANS ENVIADA SPI BANCA ENL?	- 0.51	5,408.12	5,408.12
Quito	Mar 24	1010	PAGO DE CHEQUE CAMARA	- 200.00	5,208.12	5,208.12
Guayaq	Mar 24	1012	PAGO DE CHEQUE	- 2,000.00	3,208.12	3,208.12
Guayaq	Mar 24	1011	PAGO DE CHEQUE	- 2,000.00	1,208.12	1,208.12
Quito	Mar 26	004286000037	RETIROS ATM CLIENTES PRODUBANCO	- 400.00	808.12	808.12
Quito	Mar 28	1013	PAGO DE CHEQUE CAMARA	- 600.00	208.12	208.12
Guayaq	Mar 28	12728764	DEPOSITO	+ 10,000.80	10,208.92	208.12
Guayaq	Mar 29	001616000090	RETIROS ATM CLIENTES PRODUBANCO	- 400.00	9,808.92	9,808.92
Quito	Mar 29	21967400734016	COMPRA ESTABLECIMIENTO NACIONAL	- 166.99	9,641.93	9,641.93
Guayaq	Mar 30	1015	PAGO DE CHEQUE	- 4,000.00	5,641.93	5,641.93
Guayaq	Mar 31	1016	PAGO DE CHEQUE	- 2,000.00	3,641.93	3,641.93
Quito	Abr 1	228827TC222869	COMPRA ESTABLECIMIENTO NACIONAL	- 59.50	3,582.43	3,582.43
Quito	Abr 3	348569880	PAGO SALUD S.A	- 78.15	3,503.28	3,503.28
Guayaq	Abr 3	1017	PAGO DE CHEQUE	- 600.00	2,903.28	2,903.28

ACUARDADO DEL CANTON GUAYAQUIL
LXX Quito



Se garantiza por aceptada su conformidad al saldo de este Estado de Cuenta, a los cheques pagados y a los depósitos registrados, salvo que dentro del plazo de 45 días corridos desde la fecha de emisión, usted notifique por escrito su reparo a la atención de auditoría del Banco.

AB ANGEL PONEMOS A SU DISPOSICIÓN, GRATIS LAS IMÁGENES DEL ANVERSO Y REVERSO DE SUS CHEQUES EN WWW.PRODUBANCO.COM, EN EL MENÚ CUENTAS, OPCIÓN CHEQUES Y CHEQUERAS (LUEGO DE INGRESAR SU NÚMERO DE CÉDULA Y CLAVE DE BANCA EN LÍNEA).

produbanco.com

Banco de La Producción S.A./RUC.1790358718001 - Centro Corporativo Ekopark, Torre 1 Produbanco. Av. Simón Bolívar S/N y Vía Nayón
Ciudad: Quito - Tel.: (02) 299 9000 Opción. 9 / 1700 123123 6 (02) 299 6200 - bancaenlinea@produbanco.com



DETALLE DE TRANSACCIONES

Ciudad	Fecha	Número	Descripción	Valor	Saldo Contable	Saldo Disponible
Guayaq	Abr 3	348707986	FONDO CESANTIA GENESIS	- 32.33	2,870.95	2,870.95
Guayaq	Abr 3	348707888	FONDO CESANTIA GENESIS	- 70.52	2,800.43	2,800.43
Quito	Abr 3	348738855	PAGO SOS ALDEAS DE NIÑOS ECUADOR	- 20.00	2,780.43	2,780.43
Quito	Abr 3	348859013	PAGO SETEL	- 114.46	2,665.97	2,665.97
Quito	Abr 3	SPI-11821681	TRANSFERENCIA BCE(SPI) BANCA EN LIN	- 850.00	1,815.97	1,815.97
Quito	Abr 3	SPI-11821681	# TARIFA TRANF ENVIADA SPI BANCA ENL?	- 0.51	1,815.46	1,815.46
Quito	Abr 3	264457721	# TARIFA COBRANZA-RECAUDACION CASH C	- 0.35	1,815.11	1,815.11
Quito	Abr 3	CAR2020017119200	PAGO MASIVO CARTERA PROCESO N/DEBIT	- 413.63	1,401.48	1,401.48
Guayaq	Abr 4	12728765	DEPOSITO	+ 10,000.80	11,402.28	1,401.48
Guayaq	Abr 5	004108000155	RETIROS ATM CLIENTES PRODUBANCO	- 400.00	11,002.28	11,002.28
Quito	Abr 5	5451953005798015	COBRANZA MASTERCARD	- 820.00	10,182.28	10,182.28
Quito	Abr 6	1020	PAGO DE CHEQUE CAMARA	- 300.00	9,882.28	9,882.28
Quito	Abr 6	1019	PAGO DE CHEQUE CAMARA	- 450.00	9,432.28	9,432.28
Guayaq	Abr 7	12728765	DEPOSITO	+ 7,560.00	16,992.28	9,432.28
Guayaq	Abr 7	1022	PAGO DE CHEQUE	- 500.00	16,492.28	8,932.28
Guayaq	Abr 8	1023	PAGO DE CHEQUE	- 2,000.00	14,492.28	14,492.28
Quito	Abr 10	1021	PAGO DE CHEQUE CAMARA	- 1,450.00	13,042.28	13,042.28
Guayaq	Abr 10	1024	PAGO DE CHEQUE	- 2,000.00	11,042.28	11,042.28

NOTARIA QUINGUAEBEINA CUARTA DEL CANTÓN GUAYAQUIL
DOY FE: que el documento precedente compuesto de...
foja(s) es conforme al original que se me exhiba y que
devolvi al interesado
3 de Abril 2017
Guayaquil,-----

Ab. Andrea Palma Villegas
NOTARIA SUPLENTE

Vamos

seguros porque hay
muchos años
que nos respaldan

Produbanco
Grupo Promerica



Daremos por aceptada su conformidad al saldo de este Estado de Cuenta, a los cheques pagados y a los depósitos registrados, salvo que dentro del plazo de 45 días contados desde la fecha de
corria, usted notifique por escrito su reparo a la atención de auditoría del Banco.
PONEMOS A SU DISPOSICIÓN, GRATIS LAS IMÁGENES DEL ANVERSO Y REVERSO DE SUS CHEQUES EN WWW.PRODUBANCO.COM, EN EL MENÚ CUENTAS, OPCIÓN CHEQUES
Y CHEQUERAS (LUEGO DE INGRESAR SU NÚMERO DE CÉDULA Y CLAVE DE BANCA ENLÍNEA).

produbanco.com

Banco de La Producción S.A./RUC: 1793368718001 - Centro Corporativo Ekopark, Torre 1 Produbanco, Av. Simón Bolívar S/N y Vía Nayón
Ciudad: Quito - Tel.: (02) 299 9000 Opción. 9 / 1700 123 (23 ó 02) 299 6200 - bancaenlinea@produbanco.com



SUPERINTENDENCIA
DE COMPAÑÍAS, VALORES Y SEGUROS

REPÚBLICA DEL ECUADOR

SUPERINTENDENCIA DE COMPAÑÍAS, VALORES Y SEGUROS DEL ECUADOR REGISTRO DE SOCIEDADES

SOCIOS O ACCIONISTAS DE LA COMPAÑÍA



No. de Expediente:

305225

No. de RUC de la Compañía:

0992994894001

Nombre de la Compañía:

TRUJITRADE S.A.

Situación Legal:

ACTIVA

No.	IDENTIFICACIÓN	NOMBRE	NACIONALIDAD	TIPO DE INVERSIÓN	CAPITAL	MEDIDAS CAUTELARES
1	0913734273	TRUJILLO JIMENEZ CRISTINA	ECUADOR	NACIONAL	\$ 700.0000	N
2	0906152897	ZAVALA FLORES JIMMY VICENTE	ECUADOR	NACIONAL	\$ 100.0000	N

CAPITAL SUSCRITO DE LA COMPAÑÍA (USD)\$:

800,0000

Se deja constancia que, la presente nómina de socios otorgada por el Registro de Sociedades de la Superintendencia de Compañías, se efectúa teniendo en cuenta lo prescrito en los artículos 18 y 21 de la Ley de Compañías, que no extingue ni genera derechos respecto de la titularidad de las participaciones ya que, en el Art. 113 párrafo segundo, del mismo cuerpo legal, respecto de la cesión de participaciones se dice: "...En el libro respectivo de la compañía se inscribirá la cesión y, practicada ésta, se anulará el certificado de aportación correspondiente, extendiéndose uno nuevo a favor del cesionario".

Desde luego, el párrafo final del citado artículo determina adicionalmente, que: "De la escritura de cesión se sentará razón al margen de la inscripción referente a la constitución de la sociedad, así como el margen de la matriz de la escritura de constitución en el respectivo protocolo del notario". De lo expuesto se infiere que, es de exclusiva responsabilidad de los representantes legales de las compañías de responsabilidad limitada, así como de los Registradores Mercantiles y Notarios con el acto de registro en los libros antedichos y marginaciones respectivas formalizar la cesión de participaciones de las mismas compañías de comercio.

En tal virtud esta Institución de control societario no asume respecto de la veracidad y legalidad de las cesiones de participaciones, responsabilidad alguna y deja a salvo las variaciones que sobre la propiedad de las mismas puedan ocurrir en el futuro, pues acorde con lo prescrito en el Art. 256 de la Ley de Compañías, ordinal 3°, los administradores de las compañías son solidariamente responsables para con la compañía y terceros: "De la existencia y exactitud de los libros de la compañía". Exactitud que pueda ser verificada por la Superintendencia

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MUJAHID SEPTUAGESIMO
DEL CANTON GUAYAQUIL
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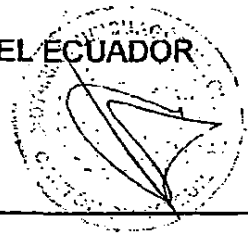


AR ANGEL NAVARRO

REPÚBLICA DEL ECUADOR

SUPERINTENDENCIA DE COMPAÑÍAS, VALORES Y SEGUROS DEL ECUADOR
REGISTRO DE SOCIEDADES

SOCIOS O ACCIONISTAS DE LA COMPAÑÍA



No. de Expediente:

112038

No. de RUC de la Compañía:

0992302143001

Nombre de la Compañía:

EXPORGAMA S.A.

Situación Legal:

ACTIVA

No.	IDENTIFICACIÓN	NOMBRE	NACIONALIDAD	TIPO DE INVERSIÓN	CAPITAL	MEDIDAS CAUTELARES
1	0911843274	VILLACIS VILLACIS WILLIAM ANIBAL	ECUADOR	NACIONAL	\$ 400.0000	N
2	0906152897	ZAVALA FLORES JIMMY VICENTE	ECUADOR	NACIONAL	\$ 400.0000	N

CAPITAL SUSCRITO DE LA COMPAÑÍA (USD):

800,0000

Se deja constancia que, la presente nómina de socios otorgada por el Registro de Sociedades de la Superintendencia de Compañías, se efectúa teniendo en cuenta lo prescrito en los artículos 18 y 21 de la Ley de Compañías, que no extingue ni genera derechos respecto de la titularidad de las participaciones ya que, en el Art. 113 párrafo segundo, del mismo cuerpo legal, respecto de la cesión de participaciones se dice: "...En el libro respectivo de la compañía se inscribirá la cesión y, practicada ésta, se anulará el certificado de aportación correspondiente, extendiéndose uno nuevo a favor del cesionario".

Desde luego, el párrafo final del citado artículo determina adicionalmente, que: "De la escritura de cesión se sentará razón al margen de la inscripción referente a la constitución de la sociedad, así como el margen de la matriz de la escritura de constitución en el respectivo protocolo del notario". De lo expuesto se infiere que, es de exclusiva responsabilidad de los representantes legales de las compañías de responsabilidad limitada, así como de los Registradores Mercantiles y Notarios con el acto de registro en los libros antedichos y marginaciones respectivas formalizar la cesión de participaciones de las mismas compañías de comercio.

En tal virtud esta Institución de control societario no asume respecto de la veracidad y legalidad de las cesiones de participaciones, responsabilidad alguna y deja a salvo las variaciones que sobre la propiedad de las mismas puedan ocurrir en el futuro, pues acorde con lo prescrito en el Art. 256 de la Ley de Compañías, ordinal 3°, los administradores de las compañías son solidariamente responsables para con la compañía y terceros: "De la existencia y exactitud de los libros de la compañía". Exactitud que pueda ser verificada por la Superintendencia

FECHA DE EMISIÓN: 25/05/2017 10:50:14

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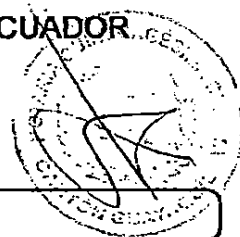


AB ANGEL NAVA

REPÚBLICA DEL ECUADOR

SUPERINTENDENCIA DE COMPAÑÍAS, VALORES Y SEGUROS DEL ECUADOR
REGISTRO DE SOCIEDADES

SOCIOS O ACCIONISTAS DE LA COMPAÑÍA



No. de Expediente:

305668

No. de RUC de la Compañía:

0993004901001

Nombre de la Compañía:

TRUJIBELL S.A.

Situación Legal:

ACTIVA

No.	IDENTIFICACIÓN	NOMBRE	NACIONALIDAD	TIPO DE INVERSIÓN	CAPITAL	MEDIDAS CAUTELARES
1	0913734273	TRUJILLO JIMENEZ CRISTINA	ECUADOR	NACIONAL	\$ 790 ⁰⁰⁰⁰	N
2	0906152897	ZAVALA FLORES JIMMY VICENTE	ECUADOR	NACIONAL	\$ 10 ⁰⁰⁰⁰	N

CAPITAL SUSCRITO DE LA COMPAÑÍA (USD)\$:

800,0000

Se deja constancia que, la presente nómina de socios otorgada por el Registro de Sociedades de la Superintendencia de Compañías, se efectúa teniendo en cuenta lo prescrito en los artículos 18 y 21 de la Ley de Compañías, que no extingue ni genera derechos respecto de la titularidad de las participaciones ya que, en el Art. 113 párrafo segundo, del mismo cuerpo legal, respecto de la cesión de participaciones se dice: "...En el libro respectivo de la compañía se inscribirá la cesión y, practicada ésta, se anulará el certificado de aportación correspondiente, extendiéndose uno nuevo a favor del cesionario".

Desde luego, el párrafo final del citado artículo determina adicionalmente, que: "De la escritura de cesión se sentará razón al margen de la inscripción referente a la constitución de la sociedad, así como el margen de la matriz de la escritura de constitución en el respectivo protocolo del notario". De lo expuesto se infiere que, es de exclusiva responsabilidad de los representantes legales de las compañías de responsabilidad limitada, así como de los Registradores Mercantiles y Notarios con el acto de registro en los libros antedichos y marginaciones respectivas formalizar la cesión de participaciones de las mismas compañías de comercio.

En tal virtud esta Institución de control societario no asume respecto de la veracidad y legalidad de las cesiones de participaciones, responsabilidad alguna y deja a salvo las variaciones que sobre la propiedad de las mismas puedan ocurrir en el futuro, pues acorde con lo prescrito en el Art. 256 de la Ley de Compañías, ordinal 3°, los administradores de las compañías son solidariamente responsables para con la compañía y terceros: "De la existencia y exactitud de los libros de la compañía". Exactitud que pueda ser verificada por la Superintendencia

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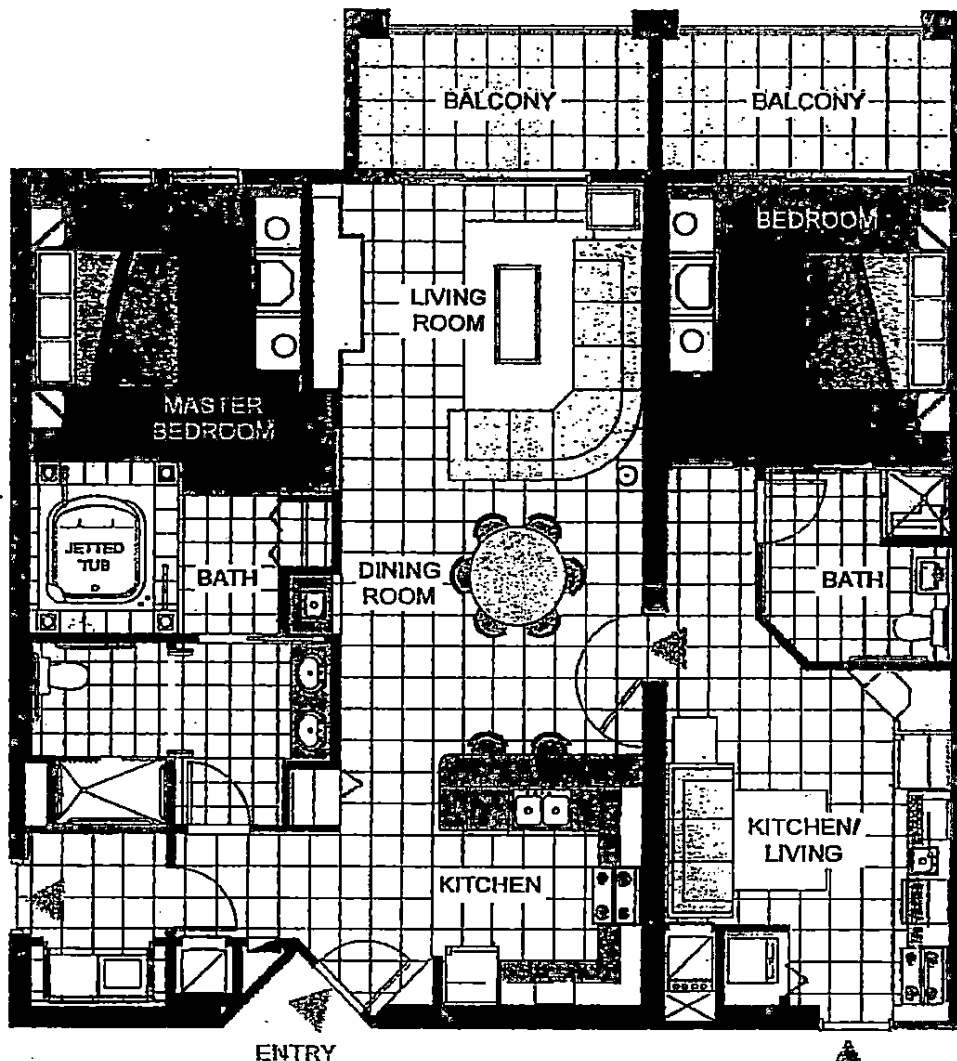


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DE CANTON GUAYAQUIL
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AR ANGEL NAVA



HZ

HZ

Westgate
Town Center

Orlando, Florida

Shope's At Towncenter
Unit A

NOTARIO SEPTUAGESIMO
DEL CANTON GUAYAQUIL
LXX

CONT - 35331



AB ANGEL NAVA

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9019131809-009

WARRANTY DEED AND LIEN ON REAL PROPERTY

Westgate Town Center

DOCUMENTARY STAMP TAXES AND INTANGIBLE TAXES HAVE
BEEN PAID PURSUANT TO FLORIDA STATUTES, 199.133(1), 201.02(1) AND 201.02(2)

Parcel Identification No. R102527-5452-0001-0010

THIS INDENTURE made this 24TH day of March, 2014, between Westgate Vacation Villas LLC, a Florida limited liability company whose post office address is 5601 Windhover Dr., Orlando, FL 32819 organized and existing under the laws of the State of Florida, hereinafter referred to as "Grantor" or "Lender" as appropriate, and

Jimmy Zavala
Elena Villancis, Husband and Wife
Melanie Zavala, A Single Woman
Marielena Zavala, A Single Woman .
As Joint Tenants with Right of Survivorship
whose post office address is 2770 Old Lake W

WITNESSETH:

That the Grantor, in consideration of Ten (\$10.00) Dollars and other good and valuable consideration to it paid by the Grantee, the receipt of which is acknowledged, has bargained and sold, and by these presents does grant, bargain, sell and convey unto the aforesaid Grantee, their heirs, devisees, successors and assigns, forever the following described property, (the "Property") situate and being in Osceola County, Florida:

1 Time Share Interest(s) All Season - Float Week / Float Unit according to the Time Sharing Plan for Westgate Town Center; recorded in Official Records Book 1564, at Page 1479, of the Public Records of Osceola County, Florida (the "Plan").
Together with the right to occupy, pursuant to the Plan, Building(s) / Unit(s) / Unit Week(s) / Assigned Year(s),
B/1507/9 / WHOLE

2770 Old Lake Wilson Road, Kissimmee, FL 34747 (herein "Property Address")

Grantee shall not be deemed a successor or assign of Grantor's rights or obligations under the afore described Declaration or any instrument referred to therein. Grantee, by acceptance hereof, and by agreement with Grantor, hereby expressly assumes and agrees to be bound by and to comply with all of the covenants, terms, conditions and provisions set forth and contained in the Declaration, including, but not limited to, the obligation to make payment for assessments or the maintenance and operation of the Resort which may be levied against the above described Time Share Interest, and the obligation to pay the indebtedness as described below, subject to the lien granted and reserved herein.

And the Grantor does hereby fully warrant the title to said property and will defend the same against lawful claims of all persons whomsoever, subject to easements, conditions, restrictions, covenants and limitations of record and taxes for the year of the conveyance and subsequent years.

Grantee as Borrower acknowledges that, in connection with this conveyance, Grantee has executed a Promissory Note (the "Note") in the amount of **Sixteen Thousand Five Hundred Twenty-Five Dollars & 85 Cents (\$16,525.85)** providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on **March 17, 2024**.

Grantor as Borrower does hereby further mortgage, grant and convey to Grantor as Lender, and Lender does hereby reserve unto itself, its successors and/or assigns, a lien and security interest in the Property in order to secure repayment of the Note. Notwithstanding the provisions of paragraph 19 of the Master Form of Mortgage and Riders and Addendums attached thereto, if any, recorded in Official Records Book 2525, at Page 1568, of the Public Records of Osceola County, Florida (the "Master Mortgage"), if the Borrower fails to make timely payments under the obligation secured by this mortgage, or is otherwise deemed in uncured default of this mortgage, the lien against the Borrower's Timeshare Interest created by this mortgage may be foreclosed in accordance with either a judicial foreclosure procedure or a trustee foreclosure procedure and may result in the loss of Borrower's Timeshare Interest. If the Lender initiates a trustee foreclosure procedure, the Borrower shall have the option to object, and the Lender may proceed only by filing a judicial foreclosure action. Lender and Borrower hereby expressly adopt and incorporate by reference as if fully set forth herein and hereby agree to be bound by the covenants and agreements contained in the Master Mortgage. The lien and security interest granted herein may be assigned by Lender by separate assignment of the lien and security interest created hereby. Notwithstanding anything contained herein to the contrary, this instrument shall be deemed one instrument consisting of both a conveyance of real property and the granting and reservation of a lien and security interest.

Signed, Sealed and Delivered in the Presence of:

Westgate Vacation Villas LLC, a Florida limited liability company

Print Name:

By: Westgate Resorts, Inc. a Florida corporation, its Manager

Print Name: _____

By:

STATE OF FLORIDA COUNTY OF ORANGE)

Name: David A. Siegel Title: President

The foregoing instrument before me this
He/She is personally known to me and who did/did not take an oath.

day of _____, by David A. Siegel.

IN WITNESS WHEREOF, Borrower has executed this Mortgage.

GRANTEE/BORROWER Jimmy/Layola

GRANTEE/BORROWER Melonie Zavala

STATE OF FLORIDA, COUNTY OF Osceola)

The foregoing instrument was acknowledged before me this 24TH day of March, 2014, by

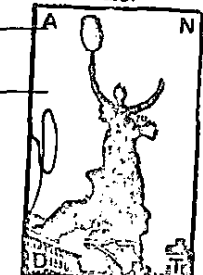
He/she is known to me & has produced passport/driver's license as a type of identification

Notary Signature and Seal

GRANTEE/BORROWER Elena Villaci

GRANTEE/BORROWER NAME:

ACTUARIO SEPTUAGESIMO
DEL CANTON GUAYAQUIL
LXX

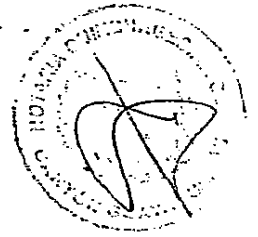


AB ANGEL NAVAS TINOCO

Notary Signature and Seal
Expiration Date

WRUSA 0513

9019131809-009



CONSENT AND ACKNOWLEDGMENT

We, Jimmy Zavala, Elena Villacis, Melanie Zavala and Marielena Zavala
("Purchaser") and _____ ("Closing Representative"), hereby
expressly acknowledge and consent to the monitoring and sound recording (the "Recording") by Westgate Resorts, Ltd.
("Westgate") of the document execution process related to the purchase and sale of certain Westgate timeshare
interests. We understand that the Recording (i) is for quality assurance purposes; (ii) may be reviewed by
representatives of Westgate; and (iii) may be deleted by Westgate at any time.

Acknowledged and agreed to this 24TH day of March, 2014.

"Purchaser"

Print Name: Jimmy Zavala

Print Name: Elena Villacis

Print Name: Melanie Zavala

Print Name: Marielena Zavala

"Closing Representative"

Print Name: _____



WR072A 02/08

NOTARIO SEPTUAGESIMO
DEL CANTON GUAYAQUIL
LXX



AB ANGEL NAVAS

EQUITY TRANSFER & TRADE AGREEMENT

Westgate Vacation Villas 9334278150
Westgate Town Center 9019131809

THIS AGREEMENT made and entered into this 24TH day of March, 2014, by and between

Jimmy V Zavala and Elena R Villacis
Jimmy Zavala, Elena Villacis, Melanie Zavala and Marielena Zavala
Westgate Vacation Villas LLC, a Florida limited liability company
And Westgate Vacation Villas LLC, a Florida limited liability company

("Original Unit Week Owner"),
("New Unit Week Owner"),
("Original Unit Week Developer")
("New Unit Week Developer").

WITNESSETH:

WHEREAS, Owner is the owner of and desires to reconvey the Original Unit Week described below to Original Unit Week Developer.

1/2 Time Share Interest(s) Fixed Week / Fixed Unit according to the Time Sharing Plan for Westgate Vacation Villas, Phase XXIII, recorded in Official Records Book 1282, at Page 71, of the Public Records of Osceola County, Florida (the "PLAN").
Together with the right to occupy, pursuant to the Plan, Building(s) / Unit(s) / Unit Week(s) / Assigned Year(s),
TIT/03 / 15 / EVEN

and, WHEREAS, Owner has executed a Purchase Agreement and related closing documents and desires to purchase the New Unit Week described below from New Unit Week Developer:

1 Time Share Interest(s) All Season - Float Week / Float Unit according to the Time Sharing Plan for Westgate Town Center, recorded in Official Records Book 1564, at Page 1479, of the Public Records of Osceola County, Florida (the "Plan").
Together with the right to occupy, pursuant to the Plan, Building(s) / Unit(s) / Unit Week(s) / Assigned Year(s),
B/1507 / 9 / WHOLE

and, WHEREAS, Owner desires to transfer its equity, in the amount of 8,745.00 in the Original Unit Week (the "Original Unit Week Equity") in connection with the purchase of the New Unit Week, and the New Unit Week Developer acknowledges receipt of valuable consideration for this transfer:

and, Whereas, New Unit Week Developer has agreed to sell the New Unit Week to New Unit Week Owner and Original Unit Week Developer has agreed to accept the reconveyance of the Original Unit Week from Owner subject to the terms and conditions set forth below.

NOW, THEREFORE, in consideration of Ten Dollars (\$10.00) and other good and valuable consideration, the receipt of which is hereby acknowledged, the parties hereto agree as follows:

1. The above recitations are true and correct and are incorporated by reference herein.
2. In connection with the purchase of the New Unit Week, Owner shall execute a Quitclaim Deed to the Original Unit Week (the "Original Unit Week Deed"), and Owner shall at the time of closing of the New Unit Week, receive a credit against the purchase price equal to the Original Unit Week Equity. The Original Unit Week Deed shall be held in escrow by the Original Unit Week Developer, and shall not be deemed delivered until the cancellation period for the purchase of the New Unit Week has expired, after which the Original Unit Week Developer shall be entitled to record the Original Unit Week Deed, and upon such recordation, shall also execute and record a release and discharge of any mortgage executed in favor of the Original Unit Week Developer encumbering the Original Unit Week (the "Original Unit Week Release"). Notwithstanding the execution and recording of the Original Unit Week Release, the promissory note secured by the mortgage on the Original Unit Week shall remain in full force and effect, and shall not be canceled until and unless a closing on the New Unit Week occurs. In the event Owner properly rescinds the purchase agreement for the New Unit Week during the rescission period, the Original Unit Week Deed shall be marked "canceled" by the Original Unit Week Developer, and the Owner shall remain liable and shall retain all rights and liabilities relating to the Original Unit Week. In the event the Owner defaults on the purchase of the New Unit Week, the Original Unit Week Developer shall retain all of its rights and remedies to pursue collection of the promissory note executed in connection with the Original Unit Week, notwithstanding the Original Unit Week Release.

IN WITNESS WHEREOF, parties hereto have set their hands and seals this 24TH day of March, 2014

ORIGINAL UNIT WEEK DEVELOPER:

Westgate Vacation Villas LLC, a Florida limited liability company

BY: Westgate Resorts, Inc. a Florida corporation, Its Manager

BY: David A. Siegel, President

NEW UNIT WEEK DEVELOPER:

Westgate Vacation Villas LLC, a Florida limited liability company

BY: Westgate Resorts, Inc. a Florida corporation, Its Manager

BY: David A. Siegel, President

Original Unit Week Owner Jimmy V Zavala

Original Unit Week Owner Elena R Villacis

Original Unit Week Owner

Original Unit Week Owner

New Unit Week Owner Jimmy Zavala

New Unit Week Owner Elena Villacis

New Unit Week Owner Melanie Zavala

New Unit Week Owner Marielena Zavala



INDIVIDUAL MEMBERSHIP ENROLLMENT APPLICATION

9019131809 - GOOD

1. PERSONAL INFORMATION

Name(s) (As they appear on your resort purchase contract)

ZAYALA

VILLACIS

Address: URBANIZACION ALCANCE MZ.2098
VILLA 14

GUAYAQUIL

City

Phone: Home: 01159346023457

Facsimile:

Home

Email: SOLMORENA_VIP@YAHOO.ES



Please initial here if you wish to receive e-mail updates on Interval news and services

JIMMY

First

ELENA

First

Apt/Suite#

☐ Check here if additional owners are applicable. Please provide names.

ECUADOR
Country

Date

Zip/Post Code

Business: 01159398879325

Business

2. PURCHASE INFORMATION

I have purchased my unit/week from ☒ the resort/association ("Resort Sale") ☐ X As individual owner ("Resale") ☐ Broker

☐ I am currently a member of Interval International

Please fill in current Interval International membership numbers:

--	--	--	--	--

As a current member, this enrollment will extend your membership for an additional year.

Print name of Resort Sales Representative

Last

First

MI

3. RESORT INFORMATION

Resort Code: WTG

Resort Owner Number:

My Resort Ownership is at Westgate Town Center

Date of Purchase: 03 24 2014

Located at 2770 Old Lake Wilson Road, Kissimmee, FL 34747

City

State/Province

Country

I purchased an alternate year program. Please check appropriate box:

☐

Odd Year

☐

Even Year

☐

Mixed Years

Total number of weeks purchased at this time is: 1

If more than 5 weeks submit on an additional sheet

	1st Week	2nd Week	3rd Week	4th Week	5th Week
Week Number / Time (If open floating, indicate with "F")	<u>F WHOLE</u>				
If seasonal floating, indicate resort name for season	<u>All</u>				
Unit Number	<u>E</u>				
Unit Type (see code numbers at right)	<u>2</u>				
Year of Initial Occupancy	<u>2015</u>				

Unit Type Code	
00.	Studio / Efficiency / Hotel Room
01.	1-Bedroom
02.	2-Bedroom
03.	3-Bedroom
04.	4-Bedroom
05.	5-Bedroom

4. MEMBERSHIP PROGRAMS & DUES

Current payment to be made by:
SELECT ONE

☒ Resort Check

☐ One-Year Individual Membership or add on Fee: US \$ 89.00

☐ Interval Gold Upgrade and Membership combination: US \$149

☐ Yes ☐ No (Member To Initial)

AUTOMATIC RENEWAL

See paragraph 30 on reverse side for terms of Automatic Renewal Option.

CREDIT CARD INFORMATION:

☐ Please charge Future Renewal Fees Automatically to the account listed below:

☐ Visa

☐ Master Card

☐ AMEX

Acct No

☐ Diners Club

☐ Discover Card

Expiration Date

By signing this application, I acknowledge that I have read, understand, and agree to abide by the TERMS AND CONDITIONS of INDIVIDUAL MEMBERSHIP and EXCHANGE on the reverse side of this application, and that I have RECEIVED A COPY of this application. By completing credit card information above, Interval is authorized to charge my account as indicated

Applicant's Signature

Date: 03 24 2014

Month Day Year

Note to Member: You will receive your membership materials, including your personalized membership card, within 30 days of Interval's receipt of this application.

Return to: Interval International - Membership Processing - P.O. Box 43170 - Miami, Florida 33243-2170 U.S.A.
305-666-1884 - www.intervalworld.com

EX2014 07/10

NO INGRESO DE PERSONAS
DEL CANTON GUAYAQUIL
LXX



AR ANGEL NAVAS TINOCO

INTERVAL INTERNATIONAL

TERMS AND CONDITIONS OF INDIVIDUAL MEMBERSHIP AND EXCHANGE

- EX201B 09/06

INCIDENTAL BENEFIT ACKNOWLEDGMENT
AND DISCLOSURE STATEMENT

9019131809-009

Westgate Town Center

The Developer of the above designated resort (the "Developer"), is providing the following Incidental Benefits to Purchasers at the above designated time share resort (the "Resort").

One (1) Year Membership in Interval Gold Program

Description of Incidental Benefit (Including Value of Benefit):

The (1) Year Membership in the Interval Gold Program, which provides a cruise exchange allowing you to relinquish a week at the resort for a seven (7) day, six (6) night cruise on your choice of one (1) of the cruise lines affiliated with the Interval Gold Program, and also provides for hotel, dining and leisure discounts, travel, souvenirs, shopping discounts, rental car services and discounts, and other miscellaneous services and benefits.

The value of this Incidental Benefit is \$54.00 for a One (1) year membership.

User Fees and Costs Associated with Incidental Benefit

The user fees and costs associated with this Incidental Benefit include but are not limited to supplemental cruise and international exchange fees, all transportation costs, applicable taxes, fees and personal expenses, soft drinks, alcoholic beverages, gratuities, personal services, utility charges, security deposits, and other incidental charges associated with cruise purchases, travel services and other purchases. The supplemental cruise fees will vary depending upon the week relinquished and the particular cruise selected.

Restrictions Upon Use and Availability:

The restrictions upon use and availability are as follows:

In order to become a member in the Interval Gold Program, you must be current with your annual maintenance fees, taxes and all other applicable fees associated with the Resort and you must be a member of Interval International in good standing.

The use and availability of your Interval Gold Membership shall be subject to the Interval Gold Program Membership terms, conditions and restrictions.

The use of or participation in the Incidental Benefits described above are completely voluntary. Other than the initial membership fee, payment of any fees or costs associated with the Incidental Benefits described above are required only upon such use or participation.

The Incidental Benefit described above are not assignable or otherwise transferable.

The Interval Gold Program is provided by Interval International which is independent of and not affiliated with the Developer. The fulfillment of your incidental benefits is provided by Interval International and not the Developer.

One (1) Year Membership in the Interval Gold Program is an incidental benefit offered to prospective purchasers of the timeshare plan. This benefit is available for your use for one (1) year after the date of your enrollment as an Interval Gold Member. The availability of the incidental benefit may or may not be renewed or extended. You should not purchase an interest in the timeshare plan in reliance upon continued availability or renewal or extension of this benefit.

In the event the One (1) Year Membership in the Interval Gold Program becomes unavailable as a result of events beyond the control of the Developer, the Developer reserves the right to substitute a replacement incidental benefit of a type, quality, value and term reasonably similar to the unavailable incidental benefit.

Purchaser Jimmy Zavala

03/24/2014
(Date)

Purchaser Elena Villalobos

03/24/2014
(Date)

Purchaser Melanie Zavala

03/24/2014
(Date)

Purchaser Marielena Zavala

03/24/2014
(Date)

NOTARIO SEPTIMACION
DEL CANTON GUAYAS
LXA



WAIVER (Continued)

LOSS OF LIFE WAIVER TERMS AND CONDITIONS

ACTIVATION OF WAIVER FOR LOSS OF LIFE. If an eligible Borrower named in the Schedule dies during the Waiver Period, We will waive the amount defined below at the time of the death. In the event of the death of an eligible Borrower, this Waiver may only be activated for the first Borrower to die and then will be terminated regardless of the existence of joint Borrowers, multiple deaths, or subsequent events.

WAIVER AMOUNT FOR LOSS OF LIFE. For an eligible Borrower's Loss of Life, the Waiver Amount decreases each month throughout the term of the Note. On the Effective Date of the Note, the amount of waiver is equal to the Amount Financed shown on the first page hereof. Thereafter, the waiver amount will be equal to the non delinquent principal balance less any accrued interest due.

EXCLUSIONS FOR LOSS OF LIFE. We will not activate the waiver if the loss of the Borrower's life is caused by, results from, or is contributed to by: suicide; intentional self-inflicted injury; commission of a crime (including but not limited to use of illegal drugs); flight other than as a fare-paying passenger on a scheduled commercial airline; any disease, injury or conditions of health for which the Borrower was hospitalized or received medical or surgical treatment, including medication, consultation, advice or therapy within the 24 months preceding the Note Effective Date and which ceased, or contributed to, the loss of the Borrower's life within the 12 months following the Note Effective Date.

REQUIRED EVIDENCE FOR LOSS OF LIFE. Required Evidence for waiver activation will be the completed activation form together with a certified copy of the Borrower's death certificate.

TERMS AND CONDITIONS APPLICABLE TO WAIVER

This waiver is an Agreement between the Creditor and the Borrower identified herein, and is not intended to, nor shall operate to amend, any of the terms, conditions or provisions of the Note or the Loan Documents executed in connection therewith.

WAIVER PERIOD. This Waiver will begin as of the Note Effective Date and will terminate, and no further Note obligations will be waived, on the earliest of the dates in the Termination of Waiver definition below.

TERMINATION OR SUSPENSION OF WAIVER. Your waiver will terminate on the earliest of the following dates: (1) the date the Note is discharged by prepayment, renewal or refinancing; (2) the scheduled termination date of the Note; (3) the date the Note is transferred to another Borrower; (4) the date a Borrower turns 71 (applicable to that Borrower only); (5) the date the collateral, if any, which is security for the Note, or upon which the Note is based, has been repossessed; (6) the date the Note becomes subject of a judicial proceeding for collection, bankruptcy or a court judgment; (7) the date this Waiver has been activated for a Loss of Life event and the Waiver Amount is waived; (8) the date We receive a timely written request by You to terminate the waiver in accordance with the provisions hereof; (9) failure to pay the Waiver Fee; (10) the occurrence of three (3) defaults by You under the Note.

This Waiver will be suspended during any period of time in which the Note is in default. The waiver will not be applicable should a Loss of Life occur during any suspension of the Waiver, regardless of whether the Waiver is later reinstated. Subject to sub-paragraph (10) above, the Waiver will be fully reinstated at such time as the default has been cured.

WAIVER ACTIVATION REQUIREMENTS. The application for this Waiver is determined by all provisions herein. To avoid additional interest and late fees, the Borrower should continue to make regularly scheduled monthly payments until the request for waiver is approved and activated in accordance with the Waiver Activation Requirements listed below.

To request activation of this Waiver

- Contact the Program Administrator and request an Activation Form. The Program Administrator can be reached toll free at 1-800-888-2738 extension 8597, 8:00 am to 4:30 pm, Eastern Time, Monday through Friday, except on holidays. Written requests for Activation Forms should be sent via U.S. mail to: Program Administrator, P.O. Box 45204, Jacksonville, FL 32232-5204.
- The Program Administrator will send an Activation form within 15 days after receipt of the request. This form must be completed by all persons or officials as may be required in the Form. This Waiver will not be activated until this form is properly completed by all required parties and returned to the Program Administrator.
- If there is no request for the required forms, or a failure to provide the Program Administrator with the required forms or required evidence within 180 days of the date of the occurrence of the waiver event, the right to any Waiver for that particular event will be forfeited.

GENERAL LIMITATIONS ON WAIVER AMOUNTS, MULTIPLE EVENTS, MULTIPLE OCCURRENCES AND MULTIPLE BORROWERS. This Waiver has limits and may not waive a Borrower's entire Note amount or entire monthly payment. No amounts will be paid directly to the Borrower. The Borrower or Borrowers will remain obligated to pay any amounts, or portions of amounts due, that this Waiver is insufficient to cover. You may only activate one event at a time under this Waiver. This occurrence of simultaneous events only entitles You to one waiver activation period.

CHOICE OF LAW It is the parties' express intent that this Agreement and the rights, duties, and obligations of the parties herein shall be governed by and construed in accordance with the laws of the State of Florida (excluding application of its conflict of laws principles) and, to the extent they preempt the laws of such state, the laws of the United States.

TRUTH IN LENDING DISCLOSURE

ZAVALA, JIMMY
9019131809-009
B 1507/9 W

Westgate Town Center

Creditor: Westgate Vacation Villas LLC, a Florida limited liability company

("Creditor")

The following information is furnished to the Purchaser signing below by the Creditor in conformity with the Truth-in-Lending Act:

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	AMOUNT FINANCED	TOTAL OF PAYMENTS	TOTAL SALE PRICE
The cost of your credit as a yearly rate.	The dollar amount this credit will cost you.	The amount of credit provided to you or on your behalf.	Amount you will have paid after you make all payments as scheduled.	The total cost of your purchase on credit including your own payment of \$ 10,500.00
14.99%	\$ 15,456.55	\$ 16,525.85	\$ 31,982.40	\$ 42,482.40

Payments: Your payment schedule will be:

Number of Payments: 120

Amount of Payments \$ 266.52

When payments are Due: Monthly, Beginning: April 17, 2014

Security: Purchaser is giving a security interest in the real property being purchased.
Prepayment: Purchaser may repay the loan in whole or in part at any time without penalty.
Late Payment: Purchaser shall pay to the Creditor a late charge of Twenty Five Dollars (\$25.00) if all or any portion of any monthly installment is not received by the Creditor within ten (10) days after the installment is due.
Assumption: A subsequent purchaser of the property may, subject to conditions, be permitted to assume the balance of the mortgage loan on the original terms.
Voluntary Debt Cancellation Benefits: Purchaser(s) may purchase debt waiver benefits to be effective in the case of involuntary unemployment or the event of loss of life. The purchase of debt waiver benefits is completely voluntary and is not required in connection with this loan. Debt waiver benefits will not be provided unless Purchaser(s) sign below and agree to pay the additional cost. The Purchaser(s) may choose to purchase debt waiver benefits in the event of loss of life only, or debt waiver benefits in the event of loss of life together with debt waiver benefits for involuntary unemployment. The Purchaser(s) may not purchase only debt waiver benefits for involuntary unemployment.

Type	Premium	Signature
Loss of Life	\$ 1,124.85	I want Debt Waiver Benefits in the event of loss of life. Signature Purchaser No. 1 Jimmy Zavala Signature Purchaser No. 2
Involuntary Unemployment	\$ N/A	I want Debt Cancellation Benefits in the event of Involuntary Unemployment. Signature Purchaser No. 1 Signature Purchaser No. 2

Refer to the Note and Mortgage Deed for additional information about non-payment, default, the right to accelerate the maturity of the obligation, and prepayment rebates and penalties.



Itemization of Amount Financed:

Amount credited to Purchaser's account with the creditor: \$ 15,401.00

Loss of Life: \$ 1,124.85

Involuntary Unemployment: \$ N/A

THE UNDERSIGNED PURCHASER/BORROWER DOES HEREBY ACKNOWLEDGE RECEIPT OF FULLY COMPLETED COPY HEREOF ON March 24, 2014, BEFORE CONSUMMATION OF THE TRANSACTION TO WHICH THIS RELATES.

MORTGAGEE: JIMMY ZAVALA
DEL CANTON GUAYACUIN

Purchaser/Borrower

Elena Villacis

Purchaser/Borrower

Mariela Zavala

Purchaser/Borrower

Mariela Zavala

Purchaser/Borrower

WR073A 08/13



AB ANGEL NAVAS TINDOO

9019131809-009

NOTE



\$ 16,525.85

Kissimmee, Florida

FOR VALUE RECEIVED, the undersigned ("Borrower") promise(s) to pay Westgate Vacation Villas LLC, a Florida limited liability company, or order, the principal sum of Sixteen Thousand Five Hundred Twenty-Five Dollars & 85 Cents Dollars (\$16,525.85) with interest on the unpaid principal balance from the date of this Note, until paid, at the rate of 14.99 percent per annum. Principal and interest shall be payable at 5601 Windhover Drive, Orlando, FL 32819-7905, or such other place as the Note holder may designate, in consecutive monthly installments of Two Hundred Sixty-Six Dollars & 52 Cents Dollars (\$266.52), on the 17TH day of each month beginning April, 2014. Such monthly installments shall continue until the entire indebtedness evidenced by this Note is fully paid, except that any remaining indebtedness, if not sooner paid, shall be due and payable on March 17, 2024 ("Maturity date"). In the event the first payment date is more than thirty (30) days after the date of this Note, all interest accruing from the 31st day after the date of this Note to the first payment date shall be deemed fully earned, due and payable provided, however, the amount of such accrued interest shall be added to the principal amount due and amortized over the term of the Note without interest, which amount is included in the monthly payment set forth above.

If any monthly installment under this Note is not paid when due and remains unpaid after a date specified by a notice to Borrower, the entire principal amount outstanding and accrued interest thereon shall at once become due and payable at the option of the Note holder. The date specified shall not be less than thirty (30) days from the date such notice is mailed. The Note holder may exercise this option to accelerate during any default by Borrower regardless of any prior forbearance. If there is a default under this Note, the Note holder shall be entitled to collect all reasonable costs and expenses of collection, whether or not suit is brought, including, but not limited to, reasonable attorney's fees. While in default, this Note shall bear interest at the highest rate permitted by law.

Borrower shall pay to the Note holder a late charge of Twenty Five Dollars (\$25.00) if any or a portion of any monthly installment is not received by the Note holder within ten (10) days after the installment is due.

Regular installments shall be applied first to interest, then to principal and then to late fees and costs.

Borrower may prepay the principal amount outstanding in whole or in part. The Note holder may require that any partial prepayments (i) be made on the date the monthly installments are due, and (ii) be in the amount of that part of one or more monthly installments which would be applicable to principal. Any partial prepayment shall be applied against the principal amount outstanding and shall not postpone the due date of any subsequent monthly installments or change the amount of such installments, unless the Note holder shall otherwise agree in writing.

Presentment, notice of dishonor, and protest are hereby waived by all makers, sureties, guarantors and endorsers, and shall be binding upon them and their successors and assigns.

Any notice to Borrower provided for in this Note shall be given by mailing such notice by certified mail addressed to Borrower at the Property Address stated below, or to such other address as Borrower may designate by notice to the Note holder. Any notice to the Note holder shall be given by mailing such notice by certified mail, return receipt requested, to the Note holder at the address stated in the first paragraph of this Note, or at such other address as may have been designated by notice to Borrower.

It is the parties' express intent that this Agreement and the rights, duties and obligations of the parties hereto shall be governed by and construed in accordance with the laws of the State of Florida and, to the extent they preempt the laws of such state, the laws of the United States.

It is the express intent of the parties hereto that Lender does not intend or expect to charge or receive any amount in the nature of interest or which would be deemed or construed to be interest in excess of the maximum rate authorized by law. In the event any amount charged or received under this note is determined to be exceed the highest lawful rate, such excess is hereby waived and shall either be applied to the outstanding principal balance or refunded to the Maker to the extent such excess exceeds the remaining principal balance.

Each party hereto knowingly, voluntarily, and intentionally waives any right it may have to a trial by jury with respect to any litigation (including, but not limited to, any claims, cross-claims, counter-claims, or third party claims) arising out of, under, or in connection with this Agreement or between the parties to this Agreement, their affiliates, subsidiaries, successors, or assigns and irrespective of whether such litigation arises out of this Agreement, by statute, or as a matter of tort law, and the parties hereto expressly consent to a non-jury trial in the event of any of the foregoing.

All of the provisions set forth in this Note are a material inducement for Lender's entering into the transaction with Borrower.

The indebtedness evidenced by this Note is secured by a Mortgage, dated March 24, 2014 and reference is made to the Mortgage for rights as to acceleration of this indebtedness evidenced by this Note.

URBANIZACION ALCANCE MZ 2098 VILLA 14
GUAYAQUIL,
ECUADOR

Jimmy Zavala

(SEAL)

Elena Villacis

(SEAL)

Melanie Zavala

(SEAL)

Marielena Zavala

(SEAL)

Address

UNIT(S) AND UNIT WEEK(S)

R 1507/9 W

Westgate Town Center

WR005A 08/10

CREDIT CARD AUTHORIZATION
MORTGAGE PAYMENTS

AUTORIZACION DE TARJETA DE CREDITO PAGOS MENSUALES DE HIPOTECA
AUTORIZACAO PARA CARTAO DE CREDITO DE PAGAMENTOS MENSAIS

Name: Jimmy Zavala

Nombre - Nome

Loan Acct # 9019131809

Numero de Cuenta - Numero do Contrato

Address: URBANIZACION ALCANCE MZ 2098
VILLA 14

Dirección - Endereço

GUAYAQUIL

Unit/Week B-1507 9 WHOLE

Unidad / Semana - Unidade / Semana

Visa ☐ Amex ☐ Diners ☐

Master Card ☐ Discover ☐

Fax:

No. Fax

NOTIFY C.F.I. WITH NEW EXPIRATION DATE OR NEW CREDIT CARD NUMBER. WRITTEN NOTIFICATION IS REQUIRED TO CANCEL THIS AUTHORIZATION!

FAVOR NOTIFICAR CAMBIO RELACIONADO CON SU TARJETA DE CREDITO COMO FECHA DE EXPIRACION O NUEVA TARJETA DE CREDITO. ES REQUERIDO POR ESCRITO INVALIDACION DE ESTA AUTORIZACION!

COMUNICAR C.F.I. COM DATA DE VALIDADE OU NUMERO DO CARTAO NOVO. PARA O CANCELAMENTO UMA NOTIFICACAO POR ESCRITO E EXIGIDA PARA ANULAR ESTA AUTORIZACAO!!

I, THE UNDERSIGNED, AUTHORIZE CENTRAL FLORIDA INVESTMENTS, INC. TO DEBIT MY CREDIT CARD FOR MONTHLY MORTGAGE PAYMENTS. AUTOMATIC CHARGES WILL BEGIN WITH THE April 17, 2014 PAYMENT, IN THE AMOUNT OF \$ 266.52 AND WILL CONTINUE UNTIL THE MORTGAGE IS PAID IN FULL OR THIS AUTHORIZATION IS VOIDED IN WRITING: LB

YO, EL ABAJO FRIMANTE AUTORIZO CENTRAL FLORIDA INVESTMENTS, INC. A DEBITAR MI TARJETA DE CREDITO PARA EFECTUAR LOS PAGOS MENSUALES DE MI HIPOTECA. LOS PAGOS COMENZARAN EN 04/17/2014 POR LA CANTIDAD DE \$ 266.52 Y CONTINUARA HASTA QUE LA HIPOTECA SEA PAGADA EN SU TOTALIDAD O ESTA AUTHORIZACION SEA INVALIDADA POR ESCRITO.

EU, ABAIXO ASSINADO, AUTORIZO A CENTRAL FLORIDA INVESTMENTS, INC. DEBITAR NO MEU CARTAO DE CREDITO OS PAGAMENTOS MENSAIS. A COBRANCA AUTOMATICA COMECARA EM 04/17/2014 NO VALOR DE \$ 266.52. E CONTINUARA ATE QUE A HIPOTECA ESTEJA PAGADA COMPLETAMENTE, OU ESTA AUTORIZACAO E SERA ANULADA ATRAVES DE UMA CARTA POR ESCRITO.

Credit Card Number
No De La Tarjeta
Numero de Cartao de Credito

Cardholder Signature
Firma del Miembro
Assinatura do Proprietario

Cardholder Name
Nombre del Miembro
Nome do Proprietario

Expiration Date
Fecha de Expiracion
Data do Vencimento de Cartao

Date 03/24/2014
Fecha
Data

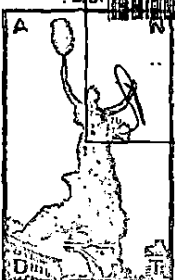
Westgate Resorts uses both the credit and debit card networks to process payments. Debit cards eligible for processing through the debit network will be processed as such unless the opt-out box is checked. If the opt-out box is checked, your payment will be processed through the credit card network.

☐ Debit Opt-Out

ENTERED?

WR019A 1617458 07/10

NOTARIO DEL CANTON GUAYAQUIL



AB ANGEL NAVAS TINOCO

Form W-8BEN

(Rev. December 2000)

Department of the Treasury

Certificate of Foreign Status of Beneficial Owner
for United States Tax Withholding

Section references are to the Internal Revenue Code.

See separate instructions.

OMB No. 1545-1621

Internal Revenue Service

Give this form to the withholding agent or payer. Do not send to the IRS.

9019131809-009

Do not use this form for:

Instead, use Form:

A U.S. citizen or other U.S. person, including a resident alien individualW-9

A person claiming an exemption from U.S. withholding on income effectively connected with the conduct
of a trade or business in the United StatesW-BECI

A foreign partnership, a foreign simple trust, or a foreign grantor trust (see instructions for exceptions)W-BECI or W-BIMY

A foreign government, international organization, foreign central bank of issue, foreign tax-exempt organization,
foreign private foundation, or government of a U.S. possession that received effectively connected income or that is
claiming the applicability of section(s) 115(2), 501(c), 892, 895, or 1443(b) (see instructions)W-BECI or W-BEXPNote: These entities should use Form W-8BEN if they are claiming treaty benefits or are providing the form only to
claim they are a foreign person exempt from backup withholding.

A person acting as an intermediaryW-SIMY

Note: See instructions for additional exceptions.

Part I Identification of Beneficial Owner (See instructions.)

1 Name of individual or organization that is the beneficial owner Jimmy Zavala	2 Country of incorporation or organization
3 Type of beneficial owner: ☐ Individual ☐ Grantor or trust ☐ Central bank of issue ☐ Complex trust ☐ Tax-exempt organization ☐ Corporation ☐ Estate ☐ Private foundation ☐ Disregarded entity ☐ Government ☐ Partnership ☐ International organization	
4 Permanent residence address (street, apt. or suite no., or rural route). Do not use a P.O. box or in-care-of address. URBANIZACION ALCANCE MZ 2098 VILLA 14 City or town, state or province. Include postal code where appropriate. GUAYAQUIL	Country (do not abbreviate) ECUADOR
5 Mailing address (if different from above) City or town, state or province. Include postal code where appropriate.	Country (do not abbreviate)
6 U.S. taxpayer identification number, if required (see instructions) ☐ SSN or ITIN ☐ EIN	7 Foreign tax identifying number, if any (optional)
8 Reference number(s) (see instructions)	

Part II Claim of Tax Treaty Benefits (If applicable)

9 I certify that (check all that apply):

a. ☐ The beneficial owner is a resident within the meaning of the income tax treaty between the United States and that country.

b. ☐ If required, the U.S. taxpayer identification number is stated on line 6 (see instructions).

c. ☐ The beneficial owner is not an individual, derives the item (or items) of income for which the treaty benefits are claimed, and, if applicable, meets the requirements of the treaty provision dealing with limitation on benefits (see instructions).

d. ☐ The beneficial owner is not an individual, is claiming treaty benefits for dividends received from a foreign corporation or interest from a U.S. trade or business of a foreign corporation, and meets qualified resident status (see instructions).

e. ☐ The beneficial owner is related to the person obligated to pay the income within the meaning of section 267(b) or 707(b), and will file Form 8839 if the amount subject to withholding received during a calendar year exceeds, in the aggregate, \$500,000.

10 Special rates and conditions (if applicable--see instructions): The beneficial owner is claiming the provisions of Article of the treaty identified on line 9a above to claim a % rate of withholding on (specify type of income):
Explain the reasons the beneficial owner meets the terms of the treaty article:

Part III Notional Principal Contracts

11 ☐ I have provided or will provide a statement that identifies those notional principal contracts from which the income is not effectively connected with the conduct of a trade or business in the United States. I agree to update this statement as required.

Certification

Under penalties of perjury, I declare that I have examined the information on this form and to the best of my knowledge and belief it is true, correct, and complete. I further certify under penalty of perjury that:

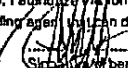
I am the beneficial owner (or am authorized to sign for the beneficial owner) of all the income to which this form relates.

The beneficial owner is not a U.S. person.

The income to which this form relates is not effectively connected with the conduct of a trade or business in the United States or is effectively connected but is not subject to tax under an income tax treaty, and

For broker transactions or barter exchanges, the beneficial owner is an exempt foreign person as defined in the instructions.

Furthermore, I authorize this form to be provided to any withholding agent that has control, receipt, or custody of the income of which I am the beneficial owner any withholding agent who can disburse or make payments of the income of which I am the beneficial owner.

Sign Here  03/24/2014
Signature of beneficial owner (or individual authorized to sign for beneficial owner) Date (MM-DD-YYYY) Capacity in which acting

For paperwork Reduction Act Notice, see separate instructions.

Cat. No. 25047Z

Form W-8BEN (Rev. 12-2000)

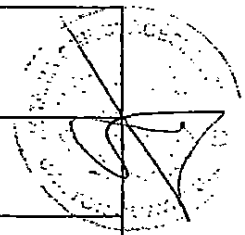
*U.S. Government Printing Office: 2001 - 472-868/20113

EX100A 08/10

Good Faith Estimate (GFE)

9019131809-009

Name of Originator Westgate Vacation Villas LLC,	Borrower Jimmy Zavala & Elena Villacis Melanie Zavala & Marielena Zavala
Originator Address 5401 Windhover Drive Orlando, Florida 32819	Property Address 2770 Old Lake Wilson Road Kissimmee, FL 34747
Originator Phone Number 407-351-3351	Date of GFE 03/24/2014
Originator Email	



Purpose

This GFE gives you an estimate of your settlement charges and loan terms if you are approved for this loan. For more information, see HUD's Special Information Booklet on settlement charges, your Truth-in-Lending Disclosures, and other consumer information at www.hud.gov/respa. If you decide you would like to proceed with this loan, contact us.

Only you can shop for the best loan for you. Compare this GFE with other loan offers, so you can find the best loan. Use the shopping chart on page 3 to compare all the offers you receive.

Shopping for Your loan

1. The interest rate for this GFE is available through closing. After this time, the interest rate, some of your loan Origination Charges, and the monthly payment shown below can change until you lock your interest rate.
2. This estimate for all other settlement charges is available through closing.
3. After you lock your interest rate, you must go to settlement within N/A days (your rate lock period) to receive the locked interest rate.
4. You must lock the interest rate at least N/A days before settlement.

Important dates

Summary of your loan

Your initial loan amount is	\$ 16,525.85
Your loan term is	120 months
Your initial interest rate is	14.99 %
Your initial monthly amount owed for principal, interest, and any mortgage insurance is	\$ 266.52 includes
Can your interest rate rise?	☒ No. ☐ Yes, It can rise to a maximum of % The first change will be in
Even if you make payments on time, can your loan balance rise?	☒ No. ☐ Yes, it can rise to a maximum of \$
Even if you make payments on time, can your monthly amount owed for principal, interest, and mortgage insurance rise?	☒ No. ☐ Yes, the first increase can be on and the monthly amount owed can rise to \$ The maximum it can ever rise to is \$
Does your loan have a prepayment penalty?	☒ No. ☐ Yes, your maximum prepayment penalty is \$
Does your loan have a balloon payment?	☒ No. ☐ Yes, you have a balloon payment of \$ due in years on

Escrow account information

Some lenders require an escrow account to hold funds for paying property taxes or other property related charges in addition to your monthly amount owed of \$

Do we require you to have an escrow account for your loan?

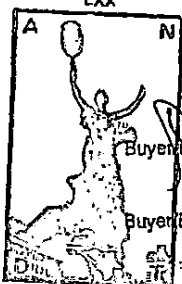
☐ No, you do not have an escrow account. You must pay these charges directly when due.

☐ Yes, you have an escrow account. It may or may not cover all of these charges. Ask us.

Summary of your settlement charges

A	Your adjusted Origination Charges (see page 2.)	\$ N/A
B	Your Charges for All Other Settlement Services (see page 2.)	\$ 2,041.88
A + B	Total Estimated Settlement Charges	\$ 2,041.88

NOTARIO SEPTUAGESIMO
DEL CANTON GUAYAQUIL
LXX



AB ANGEL NAVAS TIMCO

Buyer/Borrower:

Jimmy Zavala & Elena Villacis

Buyer/Borrower:

Melanie Zavala & Marielena Zavala

Good Faith Estimate (HUD-GFE) 1

EX205A 09/10

L. SETTLEMENT CHARGES:		File No. #: 9019131809-009	Paid From Borrower's Funds At Settlement	Paid From Seller's Funds At Settlement
700 Total Real Estate Broker Fees				
Division of Commission (line 700) as follows:				
701 \$	to			
702 \$	to			
703 Commission paid at Settlement				
704				
800 ITEMS PAYABLE IN CONNECTION WITH LOAN				
801 Our Origination Charge \$		(from GFE #1)		
802 Your credit or charge (points) for the specific interest rate chosen \$		(from GFE #2)		
803 Your adjusted origination charges		(from GFE A)		
804 Appraisal fee to		(from GFE #3)		
805 Credit report to		(from GFE #3)		
806 Tax service to		(from GFE #3)		
807 Flood certification		(from GFE #3)		
808				
809				
810				
811				
900 ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE				
901 Daily interest charges from	to	\$ /day (from GFE #10)		
902 Mortgage Insurance Premium	for	months to (from GFE #3)		
903 Homeowner's Insurance	for	years to (from GFE #11)		
904				
905				
1000 RESERVES DEPOSITED WITH LENDER				
1001 Initial deposit for your escrow account		(from GFE #9)		
1002 Homeowner's Insurance	months. \$	per month \$		
1003 Mortgage Insurance	months. \$	per month \$		
1004 Property Taxes	months. \$	per month \$		
1005	months. \$	per month \$		
1006	months. \$	per month \$		
1007 Aggregate Adjustment		- \$		
1100 TITLE CHARGES				
1101 Title services and lender's title insurance		(from GFE #4)	395.38	
1102 Settlement or closing fee	\$			
1103 Owner's title insurance		(from GFE #5)	149.50	
1104 Lender's title insurance	\$			
1105 Lender's title policy limit \$				
1106 Owner's title policy limit \$	25,901.00			
1107 Agent's portion of the total title insurance premium	\$	104.65		
1108 Underwriter's portion of the total title insurance premium	\$	44.85		
1109 Developer Processing Fee		51.00		
1110 Developer Administrative Fee		109.51		
1200 GOVERNMENT RECORDING AND TRANSFER CHARGES				
1201 Government recording charges		(from GFE #7)	10.00	
1202 Deed \$ 5.00	Mortgage \$ 5.00	Release \$		
1203 Transfer taxes		(from GFE #8)	273.15	
1204 City/County tax/stamps	Deed \$ 182.00	Mortgage \$ 58.10		
1205 State tax/stamps	Deed \$	Mortgage \$ 33.05		
1206 Transfer Fee		0.00		
1300 ADDITIONAL SETTLEMENT CHARGES				
1301 Required services that you can shop for		(from GFE #6)		
1302	\$			
1303	\$			
1304 Debt Waiver for Loss of Life			1,124.85	
1305 Debt Waiver for Involuntary Unemployment			N/A	
1306 Exchange Membership			89.00	
1400 TOTAL SETTLEMENT CHARGE (enter on lines 103, Section J and 502, Section K)			2,041.88	

Buyer/Borrower: Jimmy Zavala & Elena Villacis

Buyer/Borrower: Melanie Zavala & Mariana Zavala

RESPA SERVICING DISCLOSURE STATEMENT

LENDER: Westgate Vacation Villas LLC,
APPLICANT: Jimmy Zavala & Elena Villacis
Melanie Zavala & Marielena Zavala

CONTRACT NUMBER: 9019131809-009

NOTICE TO FIRST LIEN MORTGAGE LOAN APPLICANTS: THE RIGHT TO COLLECT YOUR MORTGAGE LOAN PAYMENTS MAY BE TRANSFERRED.



You are applying for a mortgage loan covered by the Real Estate Settlement Procedures Act (RESPA) (12 U.S.C. Section 2601 et seq.). RESPA gives you certain rights under Federal law. This statement describes whether the servicing for this loan may be transferred to a different loan servicer. "Servicing" refers to collecting your principal, interest, and escrow account payments, if any, as well as sending any monthly or annual statements, tracking account balances, and handling other aspects of your loan. You will be given advanced notice before a transfer occurs.

Check the appropriate box under "Servicing Transfer Information".

Servicing Transfer Information

- ☒ We may assign, sell, or transfer the servicing of your loan while the loan is outstanding.
- or
- ☐ We do not service mortgage loans of the type for which you applied. We intend to assign, sell, or transfer the servicing of your mortgage loan before the first payment is due.
- or
- ☐ The loan for which you have applied will be serviced at this financial institution and we do not intend to sell, transfer, or assign the servicing of the loan.

NOTICE REGARDING TITLE INSURANCE

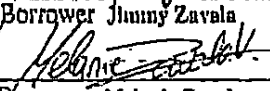
The Developer obtains title insurance through Equity Land Title, LLC ("ELT"), located at 100 West Cypress Creek Road, Fort Lauderdale, Florida 33309, Telephone: 954-491-1120, an agent of First American Title Insurance Company, or another licensed title insurance company. The Developer also obtains legal services from Greenspoon Marder, P.A., which is affiliated with ELT. You have the right to choose an alternate title insurance agent or company in accordance with your Contract and applicable law.

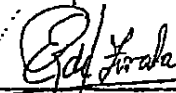
Acknowledgment of Mortgage Loan Applicant(s)

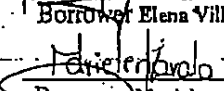


I/We have read this disclosure form and understand its contents as evidenced by my/our signature(s) below. I/We understand that this acknowledgment is required as part of the mortgage loan application.


Borrower Jimmy Zavala
03/24/2014
DATE


Borrower Melanie Zavala
03/24/2014
DATE


Borrower Elena Villacis
03/24/2014
DATE


Borrower Marielena Zavala
03/24/2014
DATE

WR096A 08/10



AB ANGEL NAVAS TINOCO

NOTICE OF APPOINTMENT OF REGISTERED AGENT

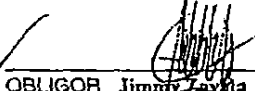
The undersigned, Jimmy Zavala, Elena Villacis, Melanie Zavala and Marielena Zavala ("Obligor"), for the purpose of appointing a registered agent under the laws of the State of Florida relating to the Foreclosure of Liens on Timeshare Estates, hereby appoints WGR Registered Agents, Inc. ("Registered Agent"), located at 5601 Windhover Drive, Orlando, Florida 32819 ("Registered Office"), upon whom may be served any notice, process or pleading in any action or proceeding against Obligor arising out of or in connection with the foreclosure of the lien interest against the timeshare estate arising out of Mortgage, dated 03/24/2014 in favor of Westgate Vacation Villas LLC, or in connection with the foreclosure of the lien interest against the timeshare estate arising out of the Timeshare Plan for the Project in favor of Westgate Town Center Owners Association, Inc. (collectively "Lienholders").

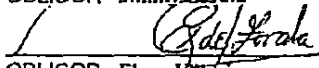
This Notice of Appointment of Registered Agent ("Appointment") shall be subject to the following terms and conditions:

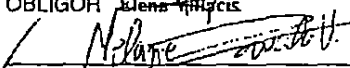
1. Registered Agent shall serve any notice, process or pleading served hereunder, on the Obligor, at the following address ("Designated Address"):
URBANIZACION ALCANCE MZ 2098 VILLA 14 GUAYAQUIL, ECUADOR

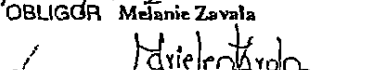
Obligor has a duty to promptly notify Registered Agent, in writing, of any change in the Designated Address.
2. Registered Agent must mail any document served hereunder, by first class mail or international airmail, to the Obligor within five (5) days of receipt. Registered Agent is not responsible to verify receipt of notification by the Obligor.
3. Obligor may change, but not revoke, this Appointment by executing a written instrument ("Statement of Change") that identifies the former registered agent and designated address, and designates a new registered agent ("successor registered agent") and registered office ("successor registered office"). In addition, the Statement of Change must satisfy all the requirements set forth in Florida Statutes 721.84(1). A copy of the Statement of Change must be promptly provided to the former registered agent and Lienholders, and becomes effective upon receipt by the Lienholders.
4. All correspondence, notices, service of process or pleadings, including, but not limited to, Statement of Change, should be sent to the Registered Agent at the Registered Office set forth above via certified or registered mail.
5. Registered Agent shall promptly provide a copy of this Appointment to Lienholders at the following address: 5601 Windhover Drive, Orlando, Florida 32819. This Appointment will become effective upon receipt by the Lienholders.

Executed this 24TH of March, 2014


OBLIGOR Jimmy Zavala


OBLIGOR Elena Villacis


OBLIGOR Melanie Zavala

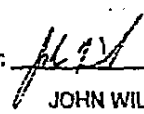

OBLIGOR Marielena Zavala

ACCEPTANCE OF APPOINTMENT AS REGISTERED AGENT

The undersigned, WGR Registered Agents, Inc., hereby accepts the appointment to act as registered agent for Obligor, and acknowledges that (s)he is familiar with the obligations of the position of registered agent as set forth in Florida Statutes Section 721.84.

WGR REGISTERED AGENTS, INC., a Florida corporation



By: 

JOHN WILLMAN, AUTHORIZED AGENT



INCIDENTAL BENEFIT ACKNOWLEDGMENT
AND DISCLOSURE STATEMENT

9019131809-009

Resort: Westgate Town Center

The Developer of the above designated resort (the "Developer"), is providing the following Incidental Benefits to Purchasers at the above designated time share resort (the "Resort").

Waiver of Developer Internal Exchange Fee to be used with the Bonus Week Certificate

Description of Incidental Benefit (Including Value of Benefit):

The incidental benefit is a Waiver of Developer Internal Exchange Fee to be used in conjunction with the Bonus Week Certificate. The Bonus Week Certificate provides a one (1) week vacation at the purchaser's home resort. The Waiver of Developer Internal Exchange Fee allows purchasers to use the Bonus Week Certificate at any participating Westgate Resort, and becomes valid six (6) months after, and no more than eighteen (18) months from, the date of execution of the Contract for Purchase and Sale, and requires the owner to pay the use fee set forth below at the time of booking and and confirmation of the reservation.

The value of this Incidental Benefit is up to \$1,500.00 for the Waiver of Developer Internal Exchange Fee.

User Fees and Costs Associated with Incidental Benefit:

A use fee of \$499.00, inclusive of sales and resort tax (if applicable in the jurisdiction in which the accommodations are located), shall be due at the time of booking and confirmation of reservations. Other user fees and costs associated with this Incidental Benefit include, but are not limited to, all transportation costs, applicable taxes, fees and personal expenses, soft drinks, alcoholic beverages, gratuities, personal services, utility charges, security deposits, and other incidental charges associated with travel services and other purchases.

Restrictions Upon Use and Availability:

The restrictions upon use and availability are as follows:

In order to use the Waiver of Developer Internal Exchange Fee and Bonus Week Certificate, the purchaser's account must be in good standing and current in its payments due under the Purchase Agreement including the annual maintenance fees, taxes and all other applicable fees associated with the Resort.

The use of or participation in the incidental benefit described above is completely voluntary.

The incidental benefit described above is not assignable or otherwise transferable.

The Waiver of Developer Internal Exchange Fee is an incidental benefit offered to prospective purchasers of the timeshare plan. This benefit is available for your use from six (6) months to no more than eighteen (18) months from the date of execution of the Contract for Purchase and Sale. The availability of the incidental benefit may or may not be renewed or extended. You should not purchase an interest in the timeshare plan in reliance upon the continued availability or renewal or extension of this benefit.

In the event the Waiver of Developer Internal Exchange Fee becomes unavailable as a result of events beyond the control of the Developer, the Developer reserves the right to substitute a replacement incidental benefit of a type, quality, value and term reasonable similar to the unavailable incidental benefit.



PURCHASER Jimmy Zavala

March 24, 2014

DATE

PURCHASER Elena Villacis

March 24, 2014

DATE



PURCHASER Melanie Zavala

March 24, 2014

DATE

PURCHASER Marielena Zavala

March 24, 2014

DATE

WR066A 08/10

REPUBLIC OF GUATEMALA
DEPARTAMENTO DE GUAYMAS
LXA



AB ANGEL NAVAS TINGO



Enrollment Application

OWNER INFORMATION

Unit Type: ☐ FIXED ☒ FLOATING ☐ STUDIO ☐ 1 BEDROOM ☒ 2 BEDROOMS ☐ 3+ BEDROOMS ☐ OTHER

2 - BEDROOM GRAND LOCK OFF

☐ New Owner

☐ Existing Owner

☐ Contract # / Resort ID 9019131809

RAUL A GOMEZ 32104

03/24/2014

Resort Sales Associate

Application Date

Westgate Town Center

Westgate Vacation Villas

Resort Name

Location

Resort Contract #

ZAVALA

JIMMY

Last Name (Applicant #1)

First

MI

VILLACIS

ELENA

Last Name (Applicant #2)

First

MI

SOLMORENA_VIP@YAHOO.ES

01159346023457

01159398879325

E-Mail Address 1

E-Mail Address 2

Home Phone #

Work Phone #

URBANIZACION ALCANCE MZ 2098 VILLA 14

Street Address

Suite/Apt. #

GUAYAQUIL, ECUADOR

City/State

Postal Code

Country

SUBSCRIPTION TERM

INITIAL SUBSCRIPTION TERMS (Check One)

☐ 6-months

☐ 1-year (\$249 value)

☒ 2-year (\$498 value)

☐ Other

ACCOUNT NO.

EXPIRATION DATE

☐ MasterCard ☐ Visa ☐ Discover

☐ AMEX ☒ Paid By Resort

NAME AS IT APPEARS ON CARD

Payment Amount

\$

OWNER ACKNOWLEDGEMENT

I have read or agree to read and be bound by the prevailing Westgate Cruise & Travel Collection Terms and Conditions and authorize the above amount to be billed against my credit card for my subscription payment as indicated above, if applicable. I understand that my signature will be kept on file for any future authorized Westgate Cruise & Travel Collection purchases.

I understand that I can view my Privileges publication in electronic format at www.westgatecruiseandtravel.com and may receive other cruise and travel related promotions occasionally through mail, e-mail, telephone and automated phone messaging. I understand that my eligibility to receive my Westgate Cruise & Travel Collection benefits are contingent upon me being in good standing with my home resort and that any fees paid to extend my membership does not relieve me from any maintenance fees due to the resort for each usage year.

Applicant #1 Signature Jimmy Zavala Date 03/24/2014 Applicant #2 Signature Elena Villacis Date 03/24/2014

9019131809-009

**INCIDENTAL BENEFIT ACKNOWLEDGMENT
AND DISCLOSURE STATEMENT**

Resort: Westgate Town Center

The Developer of the above designated resort (the "Developer"), is providing the following Incidental Benefits to Purchasers at the above designated timeshare resort (the "Resort").

Two (2) year membership in the Westgate Cruise & Travel Collection Program by ICE

Description of Incidental Benefit (Including Value of Benefit):

The two (2) year membership in the Westgate Cruise & Travel Collection Program by ICE provides a cruise exchange allowing you to relinquish a week at the Resort toward a discount on a cruise vacation on one (1) of the cruise lines affiliated with the Westgate Cruise & Travel Collection Program by ICE for up to six (6) cabins and also provides for hotel, dining and leisure discounts, travel, souvenirs, shopping discounts, rental car services and discounts, and other miscellaneous services and benefits.

The retail value of this incidental benefit is \$498.00 which includes a two-year membership plus an initial enrollment fee.

User Fees and Costs Associated with Incidental Benefit

The user fees and costs associated with this incidental benefit include, but are not limited to, supplemental cruise and international exchange fees, all transportation costs, applicable taxes, fees and personal expenses, soft drinks, alcoholic beverages, gratuities, personal services, utility charges, security deposits, and other incidental charges associated with cruise purchases, travel services and other purchases. The supplemental cruise fees will vary depending upon the week relinquished and the particular cruise selected.

Restrictions Upon Use and Availability:

In order to become a member in the Westgate Cruise & Travel Collection Program by ICE, you must be current with your annual maintenance fees, taxes and all other applicable fees associated with the Resort.

The use and availability of your Westgate Cruise & Travel Collection Program by ICE membership shall be subject to the Westgate Cruise & Travel Collection Program by ICE Membership terms, conditions and restrictions.

The use or participation in the incidental benefit described above is completely voluntary. The payment of any fees or costs associated with the incidental benefit described above are only required upon such use or participation. The incidental benefit described above is not assignable or otherwise transferable.

The Westgate Cruise & Travel Collection Program by ICE is provided by International Cruise Exchange, Inc. ("ICE"), which is independent and not affiliated with the Developer. The fulfillment of your incidental benefit is provided by ICE and not the Developer.

HX HZ JB ER.

Initiales

The two (2) year membership in the Westgate Cruise & Travel Collection Program by ICE is an incidental benefit offered to prospective purchasers of the timeshare plan. This benefit is available for your use for two (2) years after the date of your enrollment in the Westgate Cruise & Travel Collection Program by ICE. The availability of the incidental benefit may or may not be renewed or extended. You should not purchase an interest in the timeshare plan in reliance upon continued availability or renewal or extension of this benefit.

In the event the two (2) year membership in the Westgate Cruise & Travel Collection Program by ICE becomes unavailable as a result of events beyond the control of the Developer, the Developer reserves the right to substitute a replacement incidental benefit of a type, quality, value and term reasonably similar to the unavailable incidental benefit.



PURCHASER	<u>Jimmy Zavala</u>	<u>March 24, 2014</u>
		DATE
PURCHASER	<u>Elena Villacis</u>	<u>March 24, 2014</u>
		DATE
PURCHASER	<u>Melanie Zavala</u>	<u>March 24, 2014</u>
		DATE
PURCHASER	<u>Marielena Zavala</u>	<u>March 24, 2014</u>
		DATE

IC004A 01/13

NOTARIO DEPTO. GUATEMALA
DEL CANTON GUATEMALA
LXA



AB ANGEL NAVAS TINGO

ACKNOWLEDGMENT OF REPRESENTATIONS

WESTGATE RESORTS

Prior to consummation of your Purchase Agreement and occupancy privileges in Westgate Town Center, A TIME SHARE RESORT, (herein referred to as "The Resort"), the Developer desires to eliminate any possibility of misunderstandings as to what might have been represented to you which may have influenced your decision to purchase. Therefore, we ask that you kindly answer the following questions:

1. I (We) understand the idea of Interval Ownership. Yes ☒ No ☐
2. I (We) have personally taken a tour and inspected The Resort before signing the Purchase Agreement. Yes ☒ No ☐
3. I (We) understand that no representations have been made as to investment potential or resale potential. I (We) do, however, understand that I (We) have the right to sell or transfer any rights of ownership. I (We) acknowledge that I (We) have purchased primarily for personal use and not for investment purposes. Yes ☒ No ☐
4. I (We) understand that the property comprising the Resort in which I (We) have purchased Time Share Interest(s) consists of only the building in which my Unit Week is located, but includes the use and enjoyment of certain common areas as described in the Time Share Plan, which amenities may only be used during the assigned occupying period. Yes ☒ No ☐
5. I (We) understand that the Developer has no form of resale or rental program and no sales person is authorized to make any representations that he or the Developer can or will handle the resale or rental of any interval. Further, I (We) understand that neither the Developer nor any entities affiliated with the Developer are affiliated with any third party timeshare resale or rental companies, and the Developer does not have a relationship with any resale companies or broker who collect advance fees for rental, resale or marketing services. Yes ☒ No ☐
6. I (We) acknowledge that I (We) have the financial capacity to enter into this transaction. I (We) understand that all monies paid to the Developer or its assignees shall be in U.S. Funds. Yes ☒ No ☐
7. I (We) acknowledge that I (we) will receive a complimentary two-year Westgate Cruise & Travel Collection paid for by Developer. I (We) understand that Westgate Cruise & Travel Collection will contact me (us) to activate my (our) membership and will give me (us) the option to extend that membership. I (We) understand there are no exchange fees associated with using the Westgate Cruise & Travel Collection for cruise exchanges. I (We) understand I (we) will receive my (our) Westgate Cruise & Travel Collection card approximately 45-60 days after activating the membership. Yes ☒ No ☐
8. I (We) understand that all trading of time, including trading of time within the Resort, will be handled through INTERVAL INTERNATIONAL (II) or WESTGATE RESORTS INTERNAL EXCHANGE (WRIE). It is an independent company offering exchange services and is not related to the Developer. WRIE is an exchange company that is affiliated with the Developer. Further, I (We) understand that II and WRIE will charge me (us) an additional amount per exchange requested and that all trading of time through II or WRIE is subject to availability and other rules as established by II and WRIE. I (We) understand and acknowledge that in the event the occupancy of my Unit Week is to occur on or before 05/24/2014, I (We) will not be permitted to make an exchange for such initial occupancy. Yes ☒ No ☐
9. I (We) have read and understand the terms and conditions of the Purchase Agreement and all closing documents. Yes ☒ No ☐
10. I (We) understand that the occupancy limit of my (our) accommodations at The Resort is 8 people and that the exchange limit is 8 people. Yes ☒ No ☐

2 - BEDROOM GRAND LOCK OFF

FRI-SAT-SUN BASED ON AVAILABILITY All Season - Float Week / Float Unit

11. I (We) understand that the estimated annual HOA dues for even years will be \$766.00 and for odd years will be \$766.00. In addition, I (We) will be responsible for payment of property taxes, which amount will be billed separately by the Owners Association. Yes ☒ No ☐
 12. I (We) acknowledge that the purchase price is solely for the purchase of a timeshare interest, and that no rebate or discount on the purchase price has been promised and no consideration has been paid in order to participate in the Owner Referral Program. Yes ☒ No ☐
 13. I (We) acknowledge that the purchase price was not based upon participation in any Owner Referral or Rewards Program, that our participation in any Owner Referral or Rewards Program is voluntary, and that I (We) are obligated to pay the purchase price for the timeshare interest and all future HOA dues without regard to participation in any Owner Referral or Rewards Program. Yes ☒ No ☐
- APPLICABLE RESORTS ONLY**
14. I (We) understand that by participating in the Floating Use Plan I (We) are not entitled to the use of the specific unit for the specific Unit Week owned, but rather that the possession and use rights are released in consideration for receiving the right to make a reservation under the Floating Use Plan. Yes ☒ No ☐
 15. I expressly authorize, consent and request that Westgate Resorts, Ltd., and its related and affiliated entities contact me by telephone on my cellular telephone using an automated telephone dialing system, prerecorded message, SMS/text message or by electronic mail. I acknowledge and agree that I am not required to sign this consent as a condition of purchasing any property, goods or services, and this consent shall survive any termination of the Purchase Agreement. I acknowledge and agree that I may revoke this consent at any time by notifying Westgate Resorts, Ltd. or its related and affiliated entities. This consent and authorization shall apply to any telephone numbers, including cellular telephone numbers, for all accounts for which I am a named account holder.

Initial: Yes ☒ No ☐ Initial: Yes ☒ No ☐ Initial: Yes ☒ No ☐ Initial: Yes ☒ No ☐

DATE: 03/24/2014

Management

Sales Representative

Purchaser Jimmy Zavala

Purchaser Elena Villacis

Purchaser Melanie Zavala

Purchaser Marielene Zavala

WTD56A 12/13

This instrument was Prepared By:
LEONARD LUBART, ESQ.
GREENSPOON, MARDER, P.A.
100 WEST CYPRESS CREEK RD, #700
FT. LAUDERDALE, FLORIDA 33309

9334278150-000



**WESTGATE Vacation Villas XXIII
Quit Claim Deed**

Parcel I.D. # R102527-5451-0001-0010

THIS QUIT CLAIM DEED, executed this 24th day of March, 2014, by
Jimmy V Zavala and Elena R Villacis
, whose address is 2770 Old Lake Wilson Road, Kissimmee, FL 34747

first party to Westgate Vacation Villas LLC, a Florida limited liability company whose post office address is
5601 Windhover Drive, Orlando, Florida 32819-7905, second party.

WITNESSETH, that the said first party, for and in consideration of the sum of **TEN DOLLARS**
(\$10.00), in hand paid by the said second party, the receipt whereof is hereby acknowledged, does hereby
remise, release and quit-claim unto the said second party forever, all the right, title, interest, claim and
demand which the said first party has in and to the following described lot, piece of parcel of land, situate,
lying and being in the County of Osceola, State of Florida, to-wit:
2770 Old Lake Wilson Road, Kissimmee, FL 34747

1/2 Time Share Interest(s) Fixed Week / Fixed Unit according to the Time Sharing Plan for Westgate Vacation
Villas, Phase XXIII, recorded in Official Records Book 1202, at Page 71, of the Public
Records of Osceola County, Florida (the "PLAN").
Together with the right to occupy, pursuant to the Plan, Building(s) / Unit(s) / Unit Week(s) / Assigned Year(s),
TTT/03 / 15 / EVEN

TO HAVE AND TO HOLD the same together with all and singular the appurtenances thereunto
belonging or in anywise appertaining, and all the estate, right, title, interest, lien, equity and claim
whatsoever of the said first party, either in law or equity, to the only proper use, benefit and behalf of the
said second party forever.

IN WITNESS WHEREOF, the said first party has signed and sealed these presents the day and
year first above written.

Signed, Sealed and Delivered in the Presence of:

Witness Signature

Witness Print Name

Witness Signature

Witness Print Name

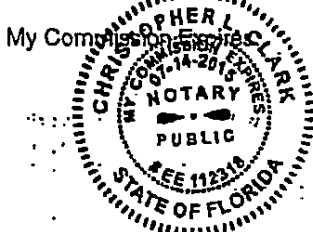
STATE OF FLORIDA)

) SS.

COUNTY OF OSCEOLA)

The foregoing instrument was acknowledged before me this 24th day of March, 2014
, by Jimmy V Zavala and Elena R Villacis
, who is personally known to me or has produced passport / driver's license as a type of identification
and who did/did not take an oath.

My Commission Expires



Notary Signature:

Print Name:

Notary Public, State of:

Serial Number, if any:

Jimmy V Zavala

Elena R Villacis

MUJALU SEPTUAGESIMAL
DEL CANTON GUAYAQUIL
LXX



Your Adjusted Origination Charges	
1. Our origination charge This charge is for getting this loan for you	N/A
2. Your credit or charge (points) for the specific interest rate chosen ☐ The credit or charge for the interest rate of _____ % is included in "Our origination charge." (See item 1 above.) ☐ You receive a credit of \$ _____ for this interest rate of _____ % This credit reduces your settlement charges. ☐ You pay a charge of \$ _____ for this interest rate of _____ % This charge (points) increases your total settlement charges. The tradeoff table on page 3 shows that you can change your total settlement charges by choosing a different interest rate for this loan.	N/A

Some of these
Charges can change
at settlement
See the top of
page 3 for more
information.

A	Your Adjusted Origination Charges	\$ N/A
----------	-----------------------------------	--------

Your Charges for All Other Settlement Services	
--	--

3. Required services that we select These charges are for services we require to complete your settlement. We will choose the providers of these services. <table border="1"> <thead> <tr> <th>Services</th> <th>Charges</th> </tr> </thead> <tbody> <tr><td> </td><td> </td></tr> <tr><td> </td><td> </td></tr> <tr><td> </td><td> </td></tr> </tbody> </table>	Services	Charges							N/A
Services	Charges								
4. Title services and lender's title insurance This charge includes the services of a title or settlement agent, for example, and title insurance to protect the lender, if required	395.38								
5. Owner's title insurance You may purchase an owner's title insurance policy to protect your interest in the property	149.50								
6. Required services that you can shop for These charges are for other services that are required to complete your settlement. We can identify providers of these services or you can shop for them yourself. Our estimates for providing these services are below. <table border="1"> <thead> <tr> <th>Service</th> <th>Charges</th> </tr> </thead> <tbody> <tr><td> </td><td> </td></tr> <tr><td> </td><td> </td></tr> <tr><td> </td><td> </td></tr> </tbody> </table>	Service	Charges							N/A
Service	Charges								
7. Government recording charges These charges are for state and local fees to record your loan and title documents.	10.00								
8. Transfer taxes These charges are for state and local fees on mortgages and home sales.	273.15								
9. Initial deposit for your escrow account This charge is held in an escrow account to pay future recurring charges on your property and includes ☐ all property taxes, ☐ all insurance and ☐ other.	N/A								
10. Daily interest charges This charge is for the daily interest on your loan from the day of your settlement until the first day of the next month or the first day of your normal mortgage payment cycle. This amount is \$ _____ per day for _____ days (if your settlement is _____).	N/A								
11. Homeowner's insurance This charge is for the insurance you must buy for the property to protect from a loss, such as fire. <table border="1"> <thead> <tr> <th>Policy</th> <th>Charges</th> </tr> </thead> <tbody> <tr><td> </td><td> </td></tr> <tr><td> </td><td> </td></tr> </tbody> </table>	Policy	Charges					N/A		
Policy	Charges								

A	Your Charges for All Other Settlement Services	\$ N/A
----------	--	--------

A + B	Total Estimated Settlement Charges..	\$ 2,041.88
---------------------	--------------------------------------	-------------



Instructions

Understanding which charges can change at settlement



This GFE estimates your settlement charges. At your settlement, you will receive a HUD-1, a form that lists your actual closing cost. Compare the charges on the HUD-1 with the charges on this GFE. Charges can change if you select your own provider and do not use the companies we identify. (See below for details.)

These charges cannot increase at settlement	The total of these charges at can increase up to 10% at settlement:	These charges can change at settlement:
• Our origination charge • Your credit or charge (points) for the specific interest rate chosen (after you lock in your interest rate) • Your adjusted origination charges (after you lock in your interest rate) • Transfer taxes	• Required services that we select • Title services and lender's title insurance (if we select them or you use companies we identify) • Owner's title insurance (if you use companies we identify) • Required services that you can shop for (if you use companies we identify) • Government recording charges	• Required services that you can shop for (if you do not use companies we identify) • Title services and lender's title insurance (if you do not use companies we identify) • Owner's title insurance (if you do not use companies we identify) • Initial deposit for your escrow account • Daily interest charges • Homeowner's insurance

Using the tradeoff table

In this GFE, we offered you this loan with a particular interest rate and estimated settlement charges. However:

If If you want to choose this same loan with lower settlement charges, then you will have a higher interest rate.

But If you want to choose this same loan with a lower interest rate, then you will have higher settlement charges.

If you would like to choose an available option, you must ask us for a new GFE.

Loan originators have the option to complete this table. Please ask for additional information if the table is not Completed

	The loan in this GFE	The same loan with lower settlement charges	The same loan with a lower interest rate
Your Initial loan amount	\$ 16,525.85	\$	\$
Your Initial interest rate *	14.99%	%	%
Your Initial monthly amount owed	\$ 266.52	\$	\$
Change in the monthly amount owed from this GFE	No change	You will pay \$ more every month	You will pay \$ less every month
Change in the amount you will pay at settlement with this interest rate	No change	Your settlement charges will be reduced by	Your settlement charges will increase by \$
How much your total estimated settlement charges will be	\$ 2,041.88	\$	\$

* For an adjustment rate loan, the comparisons above are for the initial interest rate before adjustments are made.

Using the shopping chart

Use this chart to compare GFEs from different loan originators. Fill in the information by using a different column for each GFE you receive. By comparing loan offers, you can shop for the best loan.

	This loan	Loan 2	Loan 3	Loan 4
Loan originator name	Westgate Vacation Villas LLC			
Initial loan amount	16,525.85			
Loan Term	120			
Initial interest rate	14.99			
Initial monthly amount owed	266.52			
Rate lock period	N/A			
Can interest rate rise?	No			
Can loan balance rise?	No			
Can monthly amount owed rise?	No			
Prepayment penalty?	No			
Balloon Payment?	No			
Total Estimated Settlement Charges	2,041.88			

If your loan is sold in the future

Some lenders may sell your loan after settlement. Any fees lenders receive in the future cannot change the loan you receive or the charges you paid at settlement.

REPUBLIC OF GUATEMALA
DEPARTAMENTO DE GUATEMALA
LXX



AB ANGEL NAVAS TINOCO

Comparison of Good Faith Estimate (GFE) and HUD-1 Charges		Good Faith Estimate	HUD-1
Charges That Cannot Increase	HUD-1 Line Number		
Our origination charge	# 801	N/A	N/A
Your credit or charge (points) for the specific interest rate chosen	# 802	N/A	N/A
Your adjusted origination charges	# 803	N/A	N/A
Transfer taxes	#1203	273.15	273.15

Charges That in Total Cannot Increase More Than 10%		Good Faith Estimate	HUD-1
Government recording charges	#1201	10.00	10.00
	#		
	#		
	#		
	#		
	#		
	#		
	#		
	#		
	Total		
Increase between GFE and HUD-1 Charges		\$	or %

Charges That Can Change		Good Faith Estimate	HUD-1
Initial deposit for your escrow account	#1001	N/A	N/A
Daily interest charges	# 901 \$ /day	N/A	N/A
Homeowner's insurance	# 903	N/A	N/A
	#		
	#		
	#		

Loan Terms

Your initial loan amount is	\$ 16,525.85
Your loan term is	120 months
Your initial interest rate is	14.99 %
Your initial monthly amount owed for principal, interest, and any mortgage insurance is	\$ 266.52 includes ☒ Principal ☒ Interest ☒ Mortgage Insurance
Can your interest rate rise?	☒ No. ☐ Yes, it can rise to a maximum of % The first change will be on and can change again every after . Every change date, your interest rate can increase or decrease by %. Over the life of the loan, your interest rate is guaranteed to never be lower than % or higher than %
Even if you make payments on time, can your loan balance rise?	☒ No. ☐ Yes, it can rise to a maximum of \$
Even if you make payments on time, can your monthly amount owed for principal, interest, and mortgage insurance rise?	☒ No. ☐ Yes, the first increase can be on and the monthly amount owed can rise to \$ The maximum it can ever rise to is \$
Does your loan have a prepayment penalty?	☒ No. ☐ Yes, your maximum prepayment penalty is \$
Does your loan have a balloon payment?	☒ No. ☐ Yes, you have a balloon payment of \$ due in years on
Total monthly amount owed including escrow account payments	☒ You do not have a monthly escrow payment for items, such as property taxes and homeowner's insurance. You must pay these items directly yourself. ☐ You have an additional monthly escrow payment of \$ that results in a total initial monthly amount owed of \$. This includes principal, interest, any mortgage insurance and any items checked below: ☐ Property taxes ☐ Homeowner's Insurance ☐ Flood insurance ☐ ☐

Note: If you have any questions about the Settlement Charges and Loan Terms listed on this form, please contact your lender.



A. SETTLEMENT STATEMENT

B. TYPE OF LOAN

1. ☐ FHA 2 ☐ Fannie 3 ☒ Conventional	6. File Number	7. Loan Number	8. Mortgage Insurance Case No. #
4. ☐ VA 5. ☐ Conventional		9019131809-009	

C. NOTE: This form is furnished to give you a statement of actual settlement cost. Amounts paid to and by the settlement agent are shown. Items marked (P.O.C.) were paid outside the closing; they are shown here for information purposes and not included in totals.

D. Name and Address of Borrower Jimmy Zavala & Elena Villacis Melanie Zavala & Marielena Zavala URBANIZACION ALCANCE MZ 2098 VILLA 14 GUAYAQUIL	E. Name and Address of Seller Westgate Vacation Villas LLC 5601 Windhover Drive Orlando, Florida 32819	F. Name and Address of Lender Westgate Vacation Villas LLC 5601 Windhover Drive Orlando, Florida 32819
---	---	---

G. Property Location Westgate Town Center 2770 Old Lake Wilson Road Kissimmee, FL 34747 Bldg / Unit B-1507 Week(s) 9	H. Settlement Agent Equity Land Title LLC Place of Settlement Trade Centre South, Suite 700 100 West Cypress Creek Road Fort Lauderdale, FL 33309	I. Settlement Date 03/24/2014
---	--	----------------------------------

J. SUMMARY OF BORROWER'S TRANSACTION:		K. SUMMARY OF SELLER'S TRANSACTIONS:	
100. Gross Amount Due From Borrower		400. Gross Amount Due To Seller	
101. Contract sales price	25,901.00	401. Contract sales price	25,901.00
102. Personal property		402. Personal property	
103. Settlement charges to borrower (line 1400)	2,041.88	403.	
104. Closing Costs	562.00	404. Closing costs	562.00
105.		405.	
Adjustments for items paid by seller in advance		Adjustments for items paid by seller in advance	
106. City/town taxes to		406. City/town taxes to	
107. County taxes to		407. County taxes to	
108. Assessments to		408. Assessments to	
109.		409.	
110.		410.	
111.		411.	
112.		412.	
120. GROSS AMOUNT DUE FROM BORROWER	27,676.85	420. GROSS AMOUNT DUE TO SELLER	26,463.00
200. Amounts Paid By or In Behalf of Borrower		500. Reductions in Amount Due To Seller	
201. Deposit or earnest money		501. Excess Deposit (See instructions)	
202. Principal amount of new loan(s)	16,525.85	502. Settlement charges to seller (line 1400)	
203. Existing loan(s) taken subject to		503. Existing loan(s) taken subject to	
204. Closing Cost Credit	828.03	504. Payoff of first mortgage loan	
205.		505. Payoff of second mortgage loan	
206.		506. Closing Cost Charge	828.03
207. Equity Amount	8,745.00	507. Equity Amount	8,745.00
208. Deferred Down Payment	0.00	508. Deferred Down Payment	0.00
209.		509.	
Adjustments for items unpaid by seller		Adjustments for items unpaid by seller	
210. City/town taxes to		510. City/town taxes to	
211. County taxes to		511. County taxes to	
212. Assessments to		512. Assessments to	
213.		513.	
214.		514.	
215.		515.	
216.		516.	
217.		517.	
218.		518.	
219.		519.	
220. TOTAL PAID BY/FOR BORROWER	25,270.85	520. TOTAL REDUCTION AMOUNT DUE SELLER	25,832.85
300. Cash At Settlement For or To Borrower		500. Cash At Settlement To or From Seller	
301. Gross amount due from borrower (line 120)	27,676.85	501. Gross amount due to seller (line 420)	26,463.00
302. Less amounts paid by/for borrower (line 220)	25,270.85	502. Less reduction amount due seller (line 520)	25,832.85
303. CASH ☒ FROM ☐ TO BORROWER	2,406.00	503. CASH ☒ TO ☐ FROM SELLER	630.15

The Public Reporting Burden for this collection of information is estimated at 35 minutes per response for collecting, reviewing, and reporting the data. This agency may not collect this information, and you are not required to complete this form, unless it displays a currently valid OMB control number. No confidentiality is assured; the disclosure is mandatory. This is designed to provide the parties to a RESPA covered transaction with information during the settlement process.

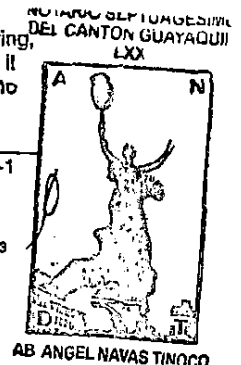
Previous editions are obsolete

Page 1 of 3

HUD-1



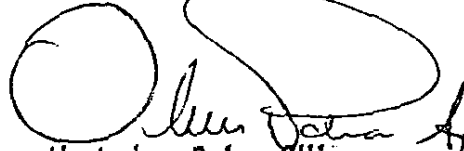
EX204A 07/2013



PRE CLOSING ALLONGE TO PROMISSORY NOTE

This Note (and the associated Mortgage) are being held in escrow pursuant to the provisions of paragraph 3 of the Contract for Purchase and Sale between Lender and Borrower that is being executed simultaneously herewith (the "Contract"). The Note is not operative or delivered until such time as the transaction closes as set forth in Paragraph 8 of the Contract. For the purposes hereof, the term "closing" shall mean the delivery of the original deed to the Purchaser or the irrevocable delivery of the deed to the clerk of the court of the county where the property is located for recording. The obligation to pay as set forth in the Note and Mortgage shall not be created until the Closing. However, pending the closing of this transaction, Purchaser shall be obligated pursuant to the Contract to make the payments in the same amount as the monthly payments set forth in the Note which shall constitute additional deposits under the Contract and not payments under the Note. The initial deposit and all additional deposits shall be subject to the provisions of Section 721.08, Florida Statutes.

NOTARIA QUINCUAGÉSIMA CUARTA DEL CANTÓN GUAYAQUIL
 DOY FE: que el documento precedente es copia de la
 foja (s) es conforme al original que se me exhibe y que
 devolvi al interesado 31 MAR 2011
 Guayaquil, _____


 Ab. Andrea Palma Villegas
 NOTARIA SUPLENTE

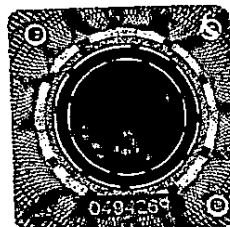




IGUAL A SU ORIGINAL Y EN FE DE ELLO CONFIERO ESTA
TERCERA COPIA CERTIFICADA DE ESCRITURA DE
DECLARACIÓN JURAMENTADA Y SOLICITUD DE POSESIÓN
EFECTIVA QUE OTORGAN MARIELENA ZAVALA VILLACIS,
MELANIE DEL ROCIO ZAVALA VILLACIS Y JESSICA STEFANIA
ZAVALA VILLACIS SOBRE LOS BIENES DEJADOS POR SU
PADRE JIMMY VICENTE ZAVALA FLORES QUE SELLO,
RUBRICO Y FIRMO, EN GUAYAQUIL EL PRIMERO DE JUNIO DEL
DOS MIL DIECISIETE.

AB. ANDREA PALMA VILLEGAS

NOTARIA SUPLENTE QUINCUAGÉSIMA CUARTA DEL CANTÓN
GUAYAQUIL



DOY FE: De conformidad al Art. 18 numeral 5 de la Ley
Notarial, doy fe que la (s) fotocopia(s) que antecede(n)
es (son) igual(es) al(los) documento(s) original(es) que
corresponde(n) a y que me fue exhibido en 40
foja(s) útil(es), conservando una copia de ellas en el
Libro de Diligencia. - GUAYAQUIL, 20-06-2017

AB. ANGEL NAVAS TINOCO
NOTARIO SEPTUAGÉSIMO DE GUAYAQUIL



Factura: 002-002-000022113



20170901054000121

EXTRACTO COPIA DE ARCHIVO N° 20170901054000121

NOTARIO OTORGANTE:	QUINCUAGÉSIMA CUARTA NOTARIO(A) DEL CANTON GUAYAQUIL
FECHA:	1 DE JUNIO DEL 2017, (11:33)
COPIA DEL TESTIMONIO:	TERCERO
ACTO O CONTRATO:	POSESIÓN EFECTIVA, INCLUIDA SU PROTOCOLIZACIÓN

OTORGANTES		OTORGADO POR	
NOMBRES/RAZÓN SOCIAL	TIPO INTERVINIENTE	DOCUMENTO DE IDENTIDAD	No. IDENTIFICACIÓN
ZAVALA VILLACIS MARIELENA	POR SUS PROPIOS DERECHOS	CÉDULA	0918756610
A FAVOR DE			
NOMBRES/RAZÓN SOCIAL	TIPO INTERVINIENTE	DOCUMENTO DE IDENTIDAD	No. IDENTIFICACIÓN

FECHA DE OTORGAMIENTO:	31-05-2017
NOMBRE DEL PETICIONARIO:	ZAVALA VILLACIS MARIELENA
N° IDENTIFICACIÓN DEL PETICIONARIO:	0918756610

OBSERVACIONES:	20170901054P00907
----------------	-------------------

NOTARIO(A) SUPLENTE ANDREA VERONICA PALMA VILLEGAS

NOTARÍA QUINCUAGESIMA CUARTA DEL CANTÓN GUAYAQUIL

AP: 5769-DP09-2017-KZ

NOTARIO SEPTUAGESIMO
DEL CANTON GUAYAQUIL
LXX



AB ANGEL NAVAS



Factura: 002-002-000022075



20170901054P00907



PROTOCOLIZACIÓN 20170901054P00907

POSESIÓN EFECTIVA, INCLUIDA SU PROTOCOLIZACIÓN

FECHA DE OTORGAMIENTO: 31 DE MAYO DEL 2017, (13:37)

OTORGA: NOTARÍA QUINCUAGESIMA CUARTA DEL CANTON GUAYAQUIL

CUANTÍA: INDETERMINADA

A PETICIÓN DE:			
NOMBRES/RAZÓN SOCIAL	TIPO INTERVINIENTE	DOCUMENTO DE IDENTIDAD	No. IDENTIFICACIÓN
ZAVALA VILLACIS MARIELENA	POR SUS PROPIOS DERECHOS	CÉDULA	0918756610
ZAVALA VILLACIS MELANIE DEL ROCIO	POR SUS PROPIOS DERECHOS	CÉDULA	0921687505
ZAVALA VILLACIS JESSICA STEFANIA	POR SUS PROPIOS DERECHOS	CÉDULA	0918756628

Observaciones:

NOTARIO(A) SUPLENTE ANDREA VERONICA PALMA VILLEGAS

NOTARÍA QUINCUAGESIMA CUARTA DEL CANTON GUAYAQUIL

EXTRACTO

Escritura N°:	20170901054P00907						
ACTO O CONTRATO:							
DECLARACIÓN JURAMENTADA PERSONA NATURAL							
FECHA DE OTORGAMIENTO:	31 DE MAYO DEL 2017, (13:37)						
OTORGANTES							
OTORGADO POR:							
Persona	Nombres/Razón social	Tipo Interviniente	Documento de Identidad	No. Identificación	Nacionalidad	Calidad	Persona que la representa
Natural	ZAVALA VILLACIS MARIELENA	POR SUS PROPIOS DERECHOS	CÉDULA	0918756610	ECUATORIANA	HEREDERO(A)	
Natural	ZAVALA VILLACIS MELANIE DEL ROCIO	POR SUS PROPIOS DERECHOS	CÉDULA	0921687505	ECUATORIANA	HEREDERO(A)	
Natural	ZAVALA VILLACIS JESSICA STEFANIA	POR SUS PROPIOS DERECHOS	CÉDULA	0918756628	ECUATORIANA	HEREDERO(A)	
A FAVOR DE:							
Persona	Nombres/Razón social	Tipo Interviniente	Documento de Identidad	No. Identificación	Nacionalidad	Calidad	Persona que la representa
UBICACIÓN							
Provincia		Cantón		Parroquia		LXX	
GUAYAS		GUAYAQUIL		TARQUI			
DESCRIPCIÓN DOCUMENTO:							
OBJETO/OBSERVACIONES:							

NOTARIO SUPLENTE
DEL CANTON GUAYAQUIL



AB ANGEL NAVAS TINOCO

CUANTÍA DEL ACTO O
CONTRATO:

INDETERMINADA



NOTARIO(A) SUPLENTE ANDREA VERONICA PALMA VILLEGAS

NOTARÍA QUINCUAGESIMA CUARTA DEL CANTÓN GUAYAQUIL

AP: 5769-DP09-2017-KZ

01 JUN 2017

Se otorgó tercer testimonio del libro 2005.

20170901054000121





Factura: 001-001-000013136



20170901070C02396

FIEL COPIA DE DOCUMENTOS EXHIBIDOS EN ORIGINAL N° 20170901070C02396

RAZÓN: De conformidad al Art. 18 numeral 5 de la Ley Notarial, doy fe que la(s) fotocopia(s) que antecede(n) es (son) igual(es) al(los) documento(s) original(es) que corresponde(n) a ESCRITURA DE POSESIÓN EFECTIVA y que me fue exhibido en 40 foja(s) útil(es). Una vez practicada(s) la certificación(es) se devuelve el(los) documento(s) en 40 foja(s), conservando una copia de ellas en el Libro de Certificaciones. La veracidad de su contenido y el uso adecuado del (los) documento(s) certificado(s) es de responsabilidad exclusiva de la(s) persona(s) que lo(s) utiliza(n).

GUAYAQUIL, a 20 DE JUNIO DEL 2017, (15:20).

NOTARIO(A) ANGEL DE LA CRUZ NAVAS TINOCO
NOTARÍA SEPTUAGESIMA DEL CANTÓN GUAYAQUIL



2.1.1

04/08/17

51737-0041-17

N° TRAMITE: 51737-0041-17
DOCUMENTO: Escritura

LIBRO SEPTUAGESIMO
DEL CANTON GUAYAQUIL
LXX



OP ANGEL NAVAS

**ESPACIO
EN
BLANCO**