

9001 Potomac Station Lane
Potomac, MD 20854
August 27, 2008

Mr. William Chandler, President
Board of Directors
Surf Club of Marco Association
540 S. Collier Boulevard
Marco Island, FL 34145

Dear Mr. Chandler: *Bill*

It is with much regret that I hereby announce my resignation, effective immediately, as Secretary/Treasurer and a member of the Board of Directors of the Surf Club of Marco. Unfortunately, as I mentioned in the Board's August 15, 2008 telephone conference, my office workload has increased significantly, such that I find I can no longer devote the time needed to actively serve as an officer and Director of the Surf Club.

I have enjoyed working with you and other members of the Board, as well as with Riki, Lael, Sharry, Chris, Julie, and all of the other employees of the Surf Club and Hilton Grand Vacation Club who have contributed so much to the Surf Club's success. You have all invested a tremendous amount of effort and talent in governing and managing the Surf Club. As an owner at the Surf Club, I appreciate your efforts. I hope that as time permits, I may be of continued service to our outstanding resort.

With best wishes for your continued success and enjoyment of the Surf Club,

Sincerely,



Sherwin E. Turk

cc by telefax: (508) 676-0671

cc by E-mail: Joseph McCluskey, Vice President
Sharry Luneke, Resort Manager
Lael Kilpatrick, HGVC Regional Manager