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For over 30 years, **Eck, Collins & Richardson, P.L.**, has provided legal services to the resort industries of timesharing, campgrounds, travel clubs, fractionals, and second-home communities.

Francis T. Eck founded the firm in 1969 in Richmond, Virginia. **Philip W. Richardson** joined the firm in 2009 and became the firm's sole member after Mr. Eck's death and Mr. Collins's retirement in 2012. Mr. Richardson spent nine years as in-house counsel at Starwood Vacation Ownership, Inc., one of the largest branded timeshare developers and before that, as in-house counsel with Peppertree Resorts Ltd., a privately owned timeshare developer.

From offices in Richmond, Virginia, Orlando, Florida, and North Charleston, South Carolina, the firm services its resort industry clients in Maryland, Virginia, North Carolina, South Carolina, Georgia, Tennessee, and Florida. In jurisdictions where the firm does not have a licensed attorney, our staff of legal professionals affiliates with local counsel to fulfill the client's needs.

The firm's attorneys represent developers, owners' associations and individual timeshare owners. It assists developers in closing and recording their transactions with timeshare purchasers. This includes preparing and reviewing the transaction documents, recording those documents and certifying title as needed for title insurance. The firm also assists developers with acquiring land and entitlements, corporate creation and maintenance, taking out AD&C and hypothecation loans, securitizations, creating timeshare regimes and registering those regimes.

The firm also is a pioneer in using cloud-based technology to economically and efficiently foreclose on owners' defaulted mortgages and association assessment liens. The firm represents timeshare owners in the transfer of their interval as a gift or as a sale. The level of service to these clients can range from simply preparing a deed and recording it to a full closing with title and escrow services provided.

