P. O. Box 3069 | Windermere, FL 34786 | 407.492.9043 ph

www.nextstageresort.com



William T. Phillips President bill.phillips@nextstageresort.com

Next Stage Resort Development, LLC ("NSR") is an owner/developer and asset manager of mixed-use resorts (hotel, condo, and timeshare) with a special expertise in shared ownership resorts and condo hotels. NSR and its predecessor companies/affiliates (Resort Finance America, LLC) have operating partnerships with several of the timeshare industry's leading operators on a fee-for-service or joint venture basis to provide marketing and sales, on-site operations, and HOA management services. NSR and its predecessor companies have completed over \$3 billion in acquisitions over the last several years with resorts in Las Vegas, Park City, and Kapalua as well as significant debt investments in consumer receivables and inventory throughout the industry.

William T. (Bill) Phillips is founder/president of NSR. He was formerly executive vice president, chief development officer for Marriott Vacation Club International, as well as chief operating officer for MVCI's European and Middle East business operations.



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