

## Minimize-Your-Mortgage Sweepstakes Rules & Regulations

Minimize your mortgage with the RightBroker™. You could WIN up to \$100,000\* One lucky Mortgage Alliance customer will win the grand prize consisting of the value of their Qualifying Mortgage up to a maximum of \$100,000.

### 2018 Contest Rules & Regulations:

Minimize your mortgage payments with the RightBroker™ and you could win up to \$100,000\*

#### PURCHASE NECESSARY:

The sweepstakes is open to lawful residents of Canada (except Quebec) who have reached the age of majority in their province/territory of residence. Officers, directors, representatives and employees of Mortgage Alliance ("Sponsors"), their respective parents, affiliates brokers, franchisees or subsidiaries, their advertising, promotional, publicity, production or judging agencies, and all those living in the same households are not eligible to enter. The sweepstakes commences January 1, 2018 and closes December 31, 2018 ("SWEEPSTAKES CLOSING DATE").

#### HOW TO ENTER:

Submit a bona fide mortgage application through a Mortgage Alliance Broker/Agent or Franchisee. Provided your mortgage application has been approved by all the appropriate parties/creditors and subsequently funded through Mortgage Alliance before the Sweepstakes Closing Date ("Qualifying Mortgage"), your name will be automatically entered— Limit one entry per Qualifying Mortgage.

#### THE PRIZE:

Grand Prize: There is one grand prize to be won consisting of the value of your Qualifying Mortgage up to a maximum of \$100,000. Prize will be awarded in the form of a cheque payable to the winner. For example, if the mortgage is for \$90,000, the Grand Prize will be \$90,000. If the mortgage is for \$120,000 the Grand Prize is for \$100,000. In the event that the Qualifying Mortgage selected has more than one applicant, the prize will be divided evenly among the qualifying applicants.

#### THE DRAW:

The Grand Prize winner will be selected in one random draw to be conducted by an independent judging organization at 8:30 a.m. E.S.T. on February 28th, 2019 (for the 2018 winner) from all eligible entries received.

The selected entrant will be contacted by phone or mail. The prize will be confirmed within two weeks of contact from the winner. In order to win, the selected entrant or, in the event there is more than one mortgagor associated with the selected Qualifying mortgage, one of the mortgagors associated with the selected Qualifying Mortgage who has been designated by the mortgagors, must first correctly answer without any electronic, mechanical or other assistance a time limited mathematical skill testing question to be administered by telephone or mail at a pre-arranged, mutually convenient time.

The selected Prize winner will be required to sign a standard declaration and release form (i.e., a Declaration of Eligibility and a Liability and Publicity Release) confirming compliance with the sweepstakes rules and acceptance of the prize as awarded, within 14 days after prize notification is sent to the address on the potential winner's entry.

If the selected entrant can not be contacted in a timely fashion, or if for any other reason the prize cannot be awarded, another sweepstakes entry may be randomly selected and an alternate winner chosen in Sponsors' sole discretion until the prize has been awarded.

Failure of a potential winner to complete, sign and return any requested documents within such period or the return of any prize notification or prize as undeliverable may result in disqualification and selection of an alternate winner in Sponsors' sole discretion.

You are not a winner until your submissions are validated. The prize will be delivered to the confirmed winner. By entering or accepting the sweepstakes prize, the winner accepts all the conditions, restrictions; requirements and/or regulations required by the Sponsors' in connection with the prizes and also agree to accept delivery of the prize based on availability. By entering or accepting a prize in the sweepstakes, the winner agrees to be bound by the decisions of the judges and these Official Rules and Regulations and to comply with all applicable, provincial and local laws and regulations. In addition, the winner agrees to allow the Sponsors' to use their name and/or photograph of the winner in future advertising materials with no fees to be paid to the winner for this usage.

#### GENERAL:

The odds of being selected depend upon the total number of eligible entries received for the draw. Maximum one Grand Prize per Qualifying Mortgage/person. The drawing will be conducted by an independent judging organization whose decisions regarding all aspects of the sweepstakes shall be deemed final and binding in all respects. The sweepstakes is subject to all applicable federal, provincial, municipal and local laws, and is void where prohibited or restricted by law. Sponsors and those working on their behalf will not be responsible for entries that are lost, delayed, damaged or misdirected. Sponsors assumes no responsibility for lost, stolen, delayed, damaged or misdirected entries or for any failure of the website during the promotional period, for any problems or technical malfunction of any telephone network or lines, computer on-line systems, servers, access providers, computer equipment, software, failure of any e-mail or entry to be received by Sponsors on account of technical problems or traffic congestion on the Internet or at any website, or any combination thereof including any injury or damage to an entrant's or any other person's computer related to or resulting from playing or down loading any material in the promotion.

No correspondence will be entered into except with selected entrant(s) who will be notified by mail and/or telephone.

By entering the sweepstakes or accepting a prize, the winner consents to the use of his or her name and/or photograph in any publicity carried out by Sponsors in connection with this and/or similar promotions, without compensation, unless otherwise prohibited by law. Entries are subject to verification and will be declared invalid if they are altered or tampered with in any way.

The Grand Prize winner agrees to release and hold harmless Sponsors, their respective parents, affiliates and subsidiaries, and each of their directors, officers, employees, agents, successors and assigns, from any damage, injury, death, loss or other liability that may arise from winner's participation in the Sweepstakes or the awarding, acceptance, use or misuse of any prize.

This contest is available only through authorized Mortgage Alliance Consultants, Brokers, Agents and Franchisees.