

Mortgage Free Home for a Vet Contest

OFFICIAL RULES

NO PURCHASE NECESSARY TO ENTER OR WIN. A PURCHASE WILL NOT INCREASE A PARTICIPANT'S CHANCES OF WINNING. ALL OF THE SECTIONS TITLES "CONTEST DESCRIPTION", HOW TO ENTER / EXECUTION", "ENTRY REQUIREMENTS", "ELIGIBILITY RESTRICTIONS", "PRIZE AND AGREEMENTS WITH RESPECT TO AND A CONDITION TO THE PRIZE", AND "GENERAL CONDITIONS" COLLECTIVELY COMPRISE THE OFFICIALS RULES EACH PARTICIPANT AGREES TO COMPLY WITH BY ENTERING THIS CONTEST.

CONTEST DESCRIPTION:

The Mortgage Free Home for a Vet contest ("Contest") will begin on April 18, 2018 and end on May 25, 2018 ("Contest Period"). This Contest will be conducted exclusively online. One (1) grand prize winner will be awarded a mortgage-free home located at 565 West Greendale, Detroit, Michigan 48203 (property value: \$125K).

HOW TO ENTER / EXECUTION:

Listeners of WDMK-FM, WPZR-FM, and WGPR-FM (the "Stations") who are legal residents of the United States residing within the Detroit, Michigan metropolitan area, are a "Qualifying Veteran" of the United States armed forces, and are 21 years of age or older will be able to take part in this Contest. To participate in the Contest, participants must do the following:

1. During the Contest Period, eligible participants will be encouraged to take part in the Contest by registering online through one (1) of the Stations' websites at kissdetroit.com, praise1027detroit.com or hothiphopdetroit.com
2. Contest participants (who are a Qualifying Veteran) must submit a brief essay of 150 words or less explaining why they deserve to be awarded a mortgage free home.
3. Upon entering the website, participants are to follow the on-screen instructions, including entering their name, date of birth, address, phone number, email address, and any optional or additional contact information, as requested, to register for a chance to win.
4. After completing the registration process, qualified entrants will be eligible for a chance to win the grand prize.
5. Submitted entries must be "family friendly", appropriate for all audiences, and must meet the below-listed Entry Requirements.
6. All Internet entries must be received by 11:59pm EST on May 25, 2018, or they will be void.

7. One entry per person per email address during the Contest Period. Automated entries are prohibited, and any use of automated devices will cause disqualification. Entrants must have a valid email address. Entrants may not enter with multiple email addresses nor may entrants use any other device or artifice to enter multiple times or as multiple entrants. Any entrant who attempts to enter with multiple email addresses, under multiple identities, or uses any device or artifice to register multiple times will be disqualified and forfeits any and all prizes won, in Sponsor's sole discretion. Multiple entrants are not permitted to share the same email address.
8. In the event of a dispute regarding the identity of a participant's online entry, the entry will be deemed to have been made by the authorized holder of the e-mail account at the time the entry was made.
9. Entries will be reviewed and judged by National Faith Home Buyers Program (NFHB) in its sole discretion. One (1) potential grand prize winner will be selected by NFHB (in its sole discretion) to be given the opportunity to own a home provided by NFHB.
10. The potential grand prize winner will be notified by phone, and / or e-mail.
11. Winner will be instructed to come to the offices of the Stations located at 3250 Franklin Street, Detroit, Michigan 48207, to claim the prize.
12. Winners must provide valid identification (e.g. via valid state-issued driver's license, passport or other government-issued I.D. containing the person's name, date of birth, and photograph) to claim the prize. Identification documents must match information previously provided to the Stations.
13. All decisions made by the Stations, Bell Broadcasting Company, LLC ("Company") management, and / or NFHB regarding any aspect of this Contest are final.
14. By uploading a submission and entering this Contest, each participant represents and warrants to be bound by these Official Rules, and that they are authorized to and have the rights to submit the content within the entry. By submitting an entry, each participant further agrees that his/her submission is gratuitous and will not place the Stations, NFHB or the Company under any obligation of any kind to any participant.

Entry Requirements:

Participants must meet the following requirements as well as the below Eligibility Restrictions.

- A "Qualifying Veteran" means a person who, at the time of entry in the Contest, is currently serving as a servicemember or formerly served as a servicemember and was discharged or released under conditions of "honorable" and desires to reside in the State of Michigan for not less than [10] years. Persons who received any type of discharge or release other than "honorable," such as a general discharge, a bad conduct discharge or a dishonorable discharge, do not meet the definition of a "Qualifying Veteran" and are ineligible to enter or win the Contest.

- The term “servicemember” means a person who is a member of the United States Army, Navy, Marine Corps, Air Force, Coast Guard, Army National Guard, Air National Guard, Army Reserve, Navy Reserve, Marine Corps Reserve, Air Force Reserve, or Coast Guard Reserve.

Content must meet the following requirements.

- Not more than 150 words in length. Word count does not include the title.
- Must be written in English
- Must be typewritten and must be double spaced.
- Must be original work of the participant and never before posted elsewhere and not have been submitted in other competitions.
- Entries may not be patently offensive, illegal, pornographic or obscene, or similarly inappropriate in the Stations’ sole discretion.
- Entries must not contain any profanity, obscene language, lewd or sexual content or references.
- Submissions may not infringe upon any rights of any third party including without limitation, copyright, trademark and right of publicity or privacy.
- Entries must be produced and solely owned by the contestant submitting the entry
- Entries must not contain commercial products (e.g., clothing, toys, food) and/or their trademarks, brands, logos or endorsements.
- Submissions must not contain: derogatory characterizations of any ethnic, racial, sexual or religious groups, humiliate other people (publicly or otherwise), or otherwise assault or threaten others.
- If individuals in addition to the contestant are featured in the entry, each entrant warrants and represents that the entrant has obtained permission from each person who appears in the submission.

ELIGIBILITY RESTRICTIONS:

1. The Contest is open only to legal residents of the United States residing within the Detroit, Michigan metropolitan area who are a Qualifying Veterans and are 21 years of age or older as of the commencement date of the Contest.
2. Employees of the Stations, the Company, NFHB, their respective officers, directors, subsidiaries, affiliates, general sponsors, advertisers, competitors, promotional partners, members of the immediate families, and members of the households (whether related or not) of any of the above are NOT eligible to participate or win in this Contest. For purposes of this Contest, immediate family members mean spouses, parents, grandparents, children, and siblings and their respective spouses.
3. The winner (“Recipient”) must be a Qualifying Veteran who desires to reside in the State of Michigan for 10 years.
4. The Recipient must meet certain financial eligibility criteria to ensure they can afford the usual and customary expenses of home ownership of the type of home to be awarded in the Contest as determined by NFHB, including but not limited to payment of taxes on the full value of the home. A substitute home will not be provided if the Recipient cannot meet the financial eligibility criteria.

5. NFHB will provide to Recipient a home in which Recipient may reside in, and upon the completion of the requirements as set forth by NFHB in a separate agreement, Recipient will then own the home free and clear of any mortgage or other interest granted to NFHB.
6. Persons who have won a prize in another contest or promotion of any kind from the Stations within the thirty (30) day period immediately preceding the start date of this Contest are not eligible to participate. Only one person per family or household (whether related or not) may win in any promotion from the Stations during any thirty (30) day period.
7. Contestants agree to abide with any applicable federal, state, local laws and regulations.

PRIZE AND AGREEMENTS WITH RESPECT TO AND A CONDITION TO THE PRIZE:

The following prize will be awarded: One (1) Mortgage-Free home located at 565 West Greendale, Detroit, Michigan 48203. The estimated retail value of the prize home is One Hundred Twenty Five Thousand Dollars (\$125,000).

Award and acceptance of the Prize will be subject to the following express conditions and agreements between NFHB and Recipient:

- a. NFHB will provide Recipient a home located within the State of Michigan;
- b. NFHB will deed the home to Recipient so that Recipient becomes the title owner of the home which ownership will be conditional and subject to requirements set in a separate agreement entered into between NFHB and Recipient;
- c. That upon executing the deed transferring ownership of the property to Recipient, Recipient acknowledges and understands that Recipient will be required to give NFHB a lien or mortgage on the home and that the Deed will contain a reverter clause for failure to comply with program requirements;
- d. For a period of ten (10) years ("Occupancy Period"), Recipient will be required to occupy the home and may not rent out the home in any manner, including but not limited to Airbnb;
- e. That during the Occupancy Period, Recipient shall be responsible to care for, maintain and pay for usual and customary expenses of home ownership, including but not limited to following with respect to the home:
 1. Payment of all real property taxes throughout the Occupancy Period in a timely manner;
 2. Pay for and maintain a homeowner's insurance policy in the amount of no less than \$125,000 throughout the Occupancy Period which name's NFHB as insured;
 3. Timely pay on all utilities, including but not limited to, gas, electric, water, sewer, waste management, cable and internet throughout the Occupancy Period;
 4. Provide timely maintenance and repair of the home as needed throughout the Occupancy Period for the safety and security to all;
 5. Other customary costs that may arise from time to time.

- f. Recipient understands and must agree that during the Occupancy Period, while no mortgage payment shall be required to be made to NFHB by Recipient, Recipient will be responsible for taxes and all expenses related to owning and maintaining the home.
- g. Recipient understands and must agree that during the Occupancy Period, Recipient will be required to cooperate with NFHB and provide to NFHB proof of compliance of the requirement as set forth above and as agreed to in a separate agreement that will be entered into between Recipient and NFHB.
- h. Recipient understands and must agree that during the Occupancy Period, Recipient's name and identity may be used by NFHB to market and promote NFHB's programs and the Recipient will be required cooperate with NFHB and authorize the use of Recipient's name and identity in NFHB's promotional works.
- i. Recipient understands and must agree that during the Occupancy Period, Recipient's failure to reside in the home, care for and maintain the home, or pay for the expenses associated with the home, as set forth above as well as in a separate agreement entered into between Recipient and NFHB, will constitute a breach and violation of this acknowledgement and understanding.
- j. Recipient understands and must agree that if a breach or violation occurs, NFHB may elect to foreclose on the home and retake ownership of the home from Recipient, or demand that Recipient remedy the breach or violation as required by NFHB, or seek any remedies available to NFHB in law or equity.
- k. Recipient understands and must agree that during the Occupancy Period, if all of the terms, conditions and requirements are met, NFHB shall remove its lien or mortgage from the home after the conclusion of the Occupancy Period and Recipient will own the home free and clear from any right, title or interest of NFHB.
- l. RECIPIENT WILL EXPRESSLY ACKNOWLEDGE AND AGREE VIA CONTRACTUAL AGREEMENT THAT HE/SHE HAS READ AND FULLY ACCEPTS AND AGREES TO THE ABOVE TERMS AND CONDITIONS.
- m. NFHB complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.
- n. Unless otherwise provided, the winner will be instructed to come to the offices of the Stations located at 3250 Franklin Street, Detroit, Michigan 48207. Winner must provide valid identification (e.g. via driver's license, passport or other government-issued I.D. containing the person's name, date of birth, and photograph) to claim their prize. Identification documents must match information previously provided to the Stations.
- o. If Contest winner does not claim their prize by 5pm on June 1, 2018, the prize will be forfeited.

- p. The prize may only be claimed by the actual winner, in his/her personal capacity. Friends and family members are not eligible to claim the prize on behalf of the winner.
- q. All Contest winners must sign and date official Station release and waiver forms as requested. Failure to do so will result in the winner's forfeiture of the prize;
- r. The Stations, the Company, and its affiliates and promotional partners shall not be liable for any claims made by ineligible entrants;
- s. If for any reason a contest winner provides notice that they have decided not to accept an awarded prize, the winner may be required to sign a release form acknowledging forfeiture of the prize. It will be at the discretion of the Contest administrator and / or NFHB if another contestant is to be selected as the winner if time permits;
- t. In the event any winner is found to be in violation of these Official Rules or is otherwise determined by the Stations, in their sole discretion to be ineligible, he/she may be required to forfeit the prize or to reimburse the Stations and / or any sponsor for the stated value of the prize if such a violation is found after the prize has been used by winner.

GENERAL CONDITIONS:

- 1. By entering this Contest, each participant agrees to comply with these Official Contest Rules and that all decisions of the Stations and/or NFHB which shall be final and binding in all aspects relating to the Contest. Further, by entering this Contest, each participant agrees that NFHB shall select the winner in its sole and absolute discretion.
- 2. Winners are responsible for all applicable taxes associated with the receipt of the Prize. Any person winning over \$600.00 in prizes will receive an IRS form 1099 at the end of the calendar year for tax purposes and a copy of such form will be filed with the IRS as required by law. REAL ESTATE TRANSFER TAXES, DEED RECORDING CHARGES, CLOSING COSTS, CURRENT AND FUTURE REAL ESTATE TAXES, TITLE INSURANCE, HOMEOWNER'S HAZARD AND LIABILITY INSURANCE, AND ALL OTHER TAXES, COSTS, FEES, AND EXPENSES RELATED TO THE PURCHASE, RECEIPT, OWNERSHIP AND MAINTENANCE OF THE HOUSE SHALL BE THE RESPONSIBILITY OF THE GRAND PRIZE WINNER COMMENCING AS OF THE DATE THE GRAND PRIZE WINNER ACCEPTS THE GRAND PRIZE. WINNERS OF ALL PRIZES ARE SUBJECT TO ALL APPLICABLE FEDERAL AND STATE INCOME TAXES AND ALL OTHER TAXES PAYABLE DUE TO THEIR ACCEPTANCE OF THEIR PRIZE AND THE LAW, REGULATIONS, PROCEDURES, RULES AND DIRECTIVES APPLICABLE TO CONTESTS. ALL FEDERAL, STATE AND LOCAL LAWS RELATING TO THE TRANSFER, OWNERSHIP OR USE OF THE PRIZES APPLY. PRIZES SHALL NOT BE TRANSFERRED UNTIL ALL LEGAL REQUIREMENTS HAVE BEEN MET. THE IRS REQUIRES THAT TAXES ON PRIZES VALUED GREATER THAN \$5,000 MUST BE PAID UPON ACCEPTANCE AND BEFORE DELIVERY OF THE PRIZE TO THE WINNER.

WINNERS ARE ENCOURAGED TO CONSULT A TAX PROFESSIONAL. ALL CASH PRIZES WILL BE PAID NET OF ALL APPLICABLE INCOME TAX WITHHOLDING.

3. No purchase necessary. Contest is void where prohibited. Contest is subject to all applicable federal, state, local laws and regulations.
4. Odds of winning depend upon the number of eligible contestants participating during the Contest Period.
5. By participating in the Contest, the winner or winners agree to have their name, voice, or likeness used in any advertising or broadcasting material relating to this Contest, in any media now known or hereafter devised for advertising or promotional purposes without additional compensation, and must sign a publicity release prior to acceptance of the prize.
6. The Stations, NFHB and the Company retain the right to disqualify any contestant if all Contest rules are not followed.
7. So long as no participant is materially adversely affected, the Stations/NFHB reserve the right to make changes in the Contest rules, which will become effective upon being announced on the air and posted online.
8. All Contest winners will be required to sign a liability release prior to acceptance of any prize. Pursuant to the liability release, the winner or winners will agree to hold the Stations, the Company, any other Contest parties and each of their respective affiliates, subsidiaries, agencies, officers, shareholders, directors, employees, agents and representatives of each of the foregoing, harmless against any and all claims or liability, directly or indirectly related to or arising from or in connection with Contest participation or the acceptance, possession or use / misuse of any awarded prize or any portion thereof, or participation in prize-related activities, including but not limited to any related travel.
9. By accepting the prize, the winner acknowledges that the Stations and the Company have neither made, nor are in any manner responsible or liable for, any warranty, representation or guarantee, express or implied, in fact or in law, relative to the prize or to any portion thereof, including but not limited to its quality, mechanical condition or fitness for a particular purpose.
10. The Stations, the Company, NFHB, participating sponsors and their respective parent companies, subsidiaries, affiliates or their representatives, agents and employees are not responsible for the inability of any contestant to complete or continue an internet registration, telephone call, or text entry due to equipment malfunction, busy lines, inadvertent disconnections, unavailable network, server, Internet Service Provider (ISP) or other connections, communication failures or human error that may occur in the transmission, receipt or processing of entries, including any injury or damage to any computer arising from or relating to participation in this Promotion. Any use of robotic, macro, automatic, programmed or like entry methods will void all such entries, and may subject that entrant to disqualification. In addition, the Stations, the Company, participating sponsors and their respective parent companies, subsidiaries,

affiliates or their representatives, agents and employees are not responsible for late, lost, misdirected, mutilated, illegible or incomplete contest entries. No mechanically reproduced or automated entries permitted. Entry materials/data that have been tampered with or altered are void. Once submitted, entries become the property of the Stations and the Company and will not be returned.

11. The Stations, the Company, its subsidiaries, its affiliates, participating sponsors and promotional partners will not assume any responsibility for any changes in the execution of the Contest, including cancellation of the Contest as a result of the occurrence of events not within the control of the Stations, the Company, its subsidiaries, affiliates, participating sponsors, promotional partners and other radio stations, such as acts of God, strikes, terrorists acts or criminal acts of third parties. In the event such an act should occur, the Stations may in their sole discretion, offer the winner comparable prize(s) currently being offered by the Stations in lieu of the prize originally awarded.
12. If for any reason, the Contest is not capable of running as planned, including without limitation, any suspected evidence of tampering or technological corruption or if any portion of the Contest is compromised by virus, bugs, worms or unauthorized human intervention, fraud, acts of God, strikes, terrorists acts, criminal acts of third parties, an insufficient number of qualified Contest entries, or any other causes beyond the Stations and the Company's control which, in the Stations and the Company's sole opinion, corrupts, threatens or impairs the administration, security, fairness, integrity, or proper conduct of the Contest, the Stations and the Company reserve the right to cancel, terminate, modify or suspend the Contest at their sole discretion.
13. Any attempt by an entrant to deliberately undermine the legitimate operation of the Contest may be in violation of criminal and civil laws and should such an attempt be made, the Stations and the Company reserve the right to seek remedies and damages (including attorney's fees) from any such entrant to the fullest extent of the law, including criminal prosecution.
14. ALL COSTS, TAXES, FEES, AND EXPENSES ASSOCIATED WITH THE PRIZE OR THE ACCEPTANCE AND USE OF ANY ELEMENT OF THE PRIZE NOT SPECIFICALLY ADDRESSED ABOVE ARE THE SOLE RESPONSIBILITY OF THE WINNER. ALL FEDERAL, STATE, AND LOCAL TAXES ON PRIZE ARE WINNER'S RESPONSIBILITY. THE GRAND PRIZE WINNER WILL BE ISSUED A 1099 TAX FORM FOR THE ARV OF THE PRIZE. The specifics of all aforementioned elements of any prizes in the Contest shall be solely determined by NFHB. Some restrictions may apply. Prizes cannot be transferred, substituted or redeemed for cash except at NFHB's sole discretion. NFHB reserves the right to substitute any prize, or portions thereof, with a prize of comparable or greater value, at its sole discretion. The Grand Prize will be awarded.
15. All issues and questions concerning the construction, validity, interpretation and enforceability of these rules, or the rights and obligations of any entrant or the Promotion Entities in connection with the Promotion, shall be governed by and construed in accordance with the laws of the State of Michigan without giving effect to any choice of law or conflict of law rules or provisions which would cause the application or the laws of any jurisdiction other than the State of Michigan. Any action

or litigation concerning this Agreement shall take place exclusively in the federal or state courts sitting in the State of Michigan, and you expressly consent to the jurisdiction of and venue in such courts and waive all defenses of lack of jurisdiction and inconvenient forum with respect to such courts. Any and all disputes, claims, and causes of action arising out of or in connection with this Promotion, shall be resolved individually, without resort to any form of class action. You agree to service of process by mail or other method acceptable under the laws of the State of Michigan. ANY CLAIMS, JUDGMENTS AND/OR AWARDS SHALL BE LIMITED TO ACTUAL OUT-OF-POCKET COSTS ASSOCIATED WITH ENTERING THIS PROMOTION. YOU (AND YOUR PARENTS OR LEGAL GUARDIANS IF YOU ARE A MINOR) HEREBY WAIVE ANY RIGHTS OR CLAIMS TO ATTORNEY'S FEES, INDIRECT, SPECIAL, PUNITIVE, INCIDENTAL OR CONSEQUENTIAL DAMAGES OF ENTRANT, IDENTIFIABLE PERSONS, OR THIRD PARTY PARTICIPANTS, WHETHER FORESEEABLE OR NOT AND WHETHER BASED ON NEGLIGENCE OR OTHERWISE.

16. Copies of Contest rules are available upon request during regular business hours, Monday – Friday 9:00 a.m. to 5:00 p.m., in the offices of the Stations, located at 3250 Franklin Street, Detroit, Michigan 48207.