

OFFICIAL CATALYST MORTGAGE PLAYHOUSE SWEEPSTAKES RULES

NO PURCHASE OR USE OF SERVICES NECESSARY. VOID WHERE PROHIBITED BY LAW. PURCHASE OR USE OF SERVICES DOES NOT IMPROVE CHANCE OF WINNING. THE SWEEPSTAKES IS GOVERNED BY LAWS OF THE STATE OF CALIFORNIA. ALL FEDERAL, STATE, LOCAL LAWS AND REGULATIONS APPLY.

PROMOTION: Catalyst Mortgage Playhouse Sweepstakes (the “Sweepstakes”)

Sponsor: Catalyst Mortgage

Minimum Age: Must be at least 18 of age or older at time of registration

SWEEPSTAKES DATES:

- **Start Date:** January 26, 2018
- **End Date / Deadline:** 11:59 p.m. Pacific Time (“PT”), December 7, 2018
- **Promotion Period:** Start Date to End Date
- **Drawing Date:** 9:00 a.m. PT, Saturday, December 8, 2018

POINT OF ENTRY:

Via Internet Website at www.catalystmortgage.com/playhouse or In Person at Designated Events During Promotion Period Including, but not limited to:

Northern California Home & Landscape Expo

January 26-28, 2018

Auburn Home Show at the Gold Country Fairgrounds

May 18 – May 20, 2018

California State Fair at Cal Expo

July 13-29, 2018 (entries will be accepted through the End Date only)

PRIZE:**Giveaway Prize: One 6' by 8' Children's Playhouse**

Eligibility: Sweepstakes is open only to U.S. Residents 18 years of age or older at the time of entry. Entrants outside of the transportation area which includes Sacramento, Placer, El Dorado, Yolo and Nevada Counties will have to make scheduling arrangements and be responsible for all costs of transportation. Employees of Catalyst Mortgage and the immediate family (spouse, parents, siblings, and children) and household members of each such person are not eligible. The Sweepstakes is subject to all applicable federal, state, local laws, regulations and is void where prohibited by law.

The Sweepstakes sponsor reserves the right to cancel or postpone the event at any time prior to the drawing date, in its sole discretion. Any and all additional expense(s) or item(s) not specifically listed will be the responsibility of winner.

ADDITIONAL SWEEPSTAKES DETAILS:

1. During the Promotion Period, visit the Catalyst Mortgage Playhouse Sweepstakes website at www.catalystmortgage.com/playhouse or the Catalyst Mortgage booth at the Northern California Home & Landscape Expo, the Sacramento Home & Garden Show at Cal Expo, Auburn Home Show at the Gold Country Fairground or the California State Fair at Cal Expo and complete and submit the available registration form, including providing your name, a valid home address, telephone number, email address and answer the questions included on the form. You automatically will receive one (1) entry into the Sweepstakes by submitting the registration form. **Limit:** One (1) Sweepstakes entry per person during the Promotion Period. Any attempt by any participant to obtain more than one (1) entry by using multiple/different email addresses, identities, registrations or logins, or any other methods will void that participant's entry(ies) and that participant may be disqualified from the Sweepstakes. Potential winners will be required to show valid photo identification. Any entrant providing untruthful information on its registration form will be disqualified.

2. **Drawings:** The "Giveaway Day Drawing" will take place at the California State Fair, on Saturday, July 28, 2018, at noon. The odds of winning the Grand Prize depend on the number of eligible entries received during the Promotion Period.

3. **Entry Limits:** ONLY ONE ENTRY PER PERSON IS ALLOWED. It is the entrant's responsibility to ensure that entries comply with these Rules. Failure to meet any of these rules and deadlines will disqualify your entry submission.

4. **No Automated Entries:** Entrants must fill out their own online registration without the use of any automated sweepstakes entry filling services or form filling services. The use of any automated, programmed, robotic or similar system to enter is prohibited and will result in disqualification. Auto entries are prohibited.

5. **Publicity:** Except where prohibited, participation in the Sweepstakes constitutes entrant's consent for Sponsor and its designees to use entrant's name, likeness, prize information, city and state of residence for promotional purposes in any media without further consideration.

6. **Entry Procedures:** All entries must be made in person at a Catalyst Mortgage booth at one of the identified events or electronically through the Sponsor's internet website. Mail-in entries will not be eligible, acknowledged or returned.

7. **No Purchase Necessary Method of Entry** – Entrants may enter the Sweepstakes simply by submitting the registration form with accurate information in person or on the Sponsor's internet websites.

8. **General Conditions:** In the event that the operation, security, or administration of the Sweepstakes is impaired in any way for any reason, including, but, not limited to, fraud, virus or other technical problem, the Sponsor may, in its sole discretion, either: (a) suspend the Sweepstakes to address the impairment and then resume the Sweepstakes in a manner that best conforms to the spirit of these Official Rules; or (b) cancel the Sweepstakes and award the prizes in a random drawing from among all eligible entries

received up to the time of the impairment. The Sponsor reserves the right in its sole discretion to disqualify any individual it finds to be tampering with the entry process or the operation of the Sweepstakes or to be acting in violation of the Official Rules of this or any other promotion, or in an unsportsmanlike or disruptive manner. Any attempt by any person to undermine the legitimate operation of the Sweepstakes may be a violation of criminal and civil law, and, should such an attempt be made, the Sponsor reserves the right to seek damages from any such person to the fullest extent permitted by law. The Sponsor's failure to enforce any term of these Official Rules shall not constitute a waiver of that provision.

Release and Limitations of Liability: Except where prohibited, by participating in the Sweepstakes, entrants agree to release and hold harmless all promotional partners of Sponsor as well as Porter Communications, Inc., and their respective parents, subsidiaries, affiliates, promotional partners, prize partners, agents and agencies, and the officers, directors and employees of them (the "Released Parties") from and against any claim or cause of action arising out of participation in the Sweepstakes or receipt or use of any prize, including, but not limited to: (a) unauthorized human intervention in the Sweepstakes; (b) technical errors related to computers, servers, providers, printers or telephone or network lines; (c) printing errors; (d) errors in the administration of the Sweepstakes or the processing of entries; (e) late, lost, or undeliverable mail; or (f) injury or damage to persons or property which may be caused, directly or indirectly, in whole or in part, from entrant's participation in the Sweepstakes or receipt, use or misuse of any prize. Entrant further agrees that in no event shall the Released Parties be liable for Entrant's attorney's fees in any cause of action. Entrant waives the right to claim any damages whatsoever as to the Released Parties, including, but not limited to, punitive, consequential, direct, or indirect damages. If, for any reason, an entrant's entry is confirmed to have been erroneously deleted, lost, or otherwise destroyed or corrupted, entrant's sole remedy is another Sweepstakes entry, if it is possible. If the Sweepstakes, or any part of it, is discontinued for any reason, Sponsor, in its sole discretion, may elect to hold a random drawing from among all eligible entries received up to the date of discontinuance for any prize offered herein. No more than the stated number of prizes will be awarded.

Disputes: Entrant agrees that: (a) any and all disputes, claims and causes of action arising out of or connected with this Sweepstakes or any prizes awarded shall be resolved individually, without resort to any form of class action, and exclusively by the Sacramento County Superior Court; and (b) any and all claims, judgments and awards shall be limited to actual out-of-pocket costs incurred, including costs associated with entering any Sweepstakes, but in no event attorneys' fees. All issues and questions concerning the construction, validity, interpretation and enforceability of these Official Rules, or the rights and obligations of the entrant and Sponsor in connection with the Sweepstakes, shall be governed by, and construed in accordance with, the laws of the State of California, without giving effect to any choice of law or conflict of law rules (whether of the State of California or any other jurisdiction), which would cause the application of the laws of any jurisdiction other than the State of California.

Taxes: Payments of all federal, state and local taxes related to the award of a prize are solely the responsibility of the winner of the prize. The winner will be required to complete and submit an IRS Form W-9 with the winner's full Social Security Number or the equivalent for receipt of any prize and such winnings will be reported to the IRS and a 1099-MISC issued by the Sponsor for the fair market value of the prize. Failure to submit a complete W-9 or equivalent will result in forfeiture of the prize.

9. NOTIFICATION: Winner will be notified by telephone and email by Sponsor. If contact is not made with winner or winner does not respond to a recorded voicemail message or email within five (5) business days, winner will be disqualified and another drawing will be made.

10. Winner List: To receive a copy of the winner, send a self-addressed, stamped envelope to:

Catalyst Mortgage Playhouse Sweepstakes
Catalyst Mortgage
1375 Exposition Blvd., Ste. 320
Sacramento, CA 95815