



Affordable Again Grand Prize Rules & Regulations

1. ELIGIBILITY. NO PURCHASE IS NECESSARY TO ENTER OR WIN: **The drawing described below is FREE. You are not required to purchase any product or service or any kind of "ticket" or "chance" in order to enter. Also, except for (a) non US residents, (b) minors, and (c) certain individuals who are employees or agents of the organizations sponsoring the drawing, and their family members and members of their households, this drawing is OPEN TO THE PUBLIC. Free entry forms are available at the workshops and open houses described below.**

THE CONTEST IS OPEN ONLY TO LEGAL RESIDENTS OF THE CONTINENTAL UNITED STATES. To be eligible to enter, you must be a resident of the United States and be 18 years of age or older at the time of entry. Employees of the prize sponsors Crutchfield, University of Virginia Community Credit Union, Tucker Griffin Barnes Attorneys at Law, 1-800- Got Junk?, Court Square Title of Charlottesville, Inc, and Ryan Homes. (collectively referred to herein as the "Sponsor") as well as their employees and other representatives, parent companies, subsidiaries, affiliates and advertising and promotion agencies, Charlottesville Area Association of REALTORS®, The Real Estate Weekly (and the immediate family members of each of them and others living in the same household) are not eligible to win prizes. All applicable federal, state and local laws and regulations of the United States apply. Offer void where prohibited or otherwise restricted by law. Sponsor will only accept entries that are completed and submitted in the format designated below.

2. ENTRIES/HOW TO ENTER. The Grand Prize drawing and Savings Certificates for the Affordable Again program run date will be posted online at www.affordableagain.com. The registration forms will be made available at the Affordable Again Workshops and Open House locations during the Affordable Again program promotion. The workshops will be located at the Charlottesville Omni on 235 West Main Street starting Thursday, May 29th, Saturday, May 31st, Thursday, June 5th and Saturday, June 7th. The Open Houses will be spread across the region and information on locations of the various Open Houses will be available at www.affordableagain.com under the Affordable Again Open Houses Schedule and Information link. The Open House dates are Saturday, May 31st, Sunday, June 1st, Saturday, June 7th and Sunday, June 8th. You may enter the drawing once per location or workshop.

REGISTRATION FORMS FOR ENTRY. There will be an entry box available at each location to submit a completed official Affordable Again Grand Prize Entry Form. All entry forms must contain at minimum the first name, last name, year of birth, and phone number(s) of entrant. Neither the prize Sponsor(s) nor the Charlottesville Area Association of REALTORS®, nor its parent companies, subsidiaries, affiliates, or advertising or promotion agencies are responsible for any illegible entries or entries submitted with inaccurate information. There will be no online entries available.

PRIZES/ODDS. One (1) Grand Prize to be awarded consisting of a Toshiba Widescreen HDTV and Klipsch CS-700 Home Theater Sound System (\$2600 total value) provided by Crutchfield, \$1000 Visa Gift Card provided by UVA Community Credit Union, Two (2) Estate Planning packages including two (2) Wills, Powers of Attorney and Advanced Medical Directives (\$1500 value) provided by Tucker Griffin

Barnes Attorneys at Law, Full truck of junk removed and disposed of, including all labor to fill truck, broom sweep or rake cleaned area, and disposal fees (\$598 value)

provided by 1-800-Got-Junk?, and a \$500 gift card to Bed Bath & Beyond provided by Court Square Title of Charlottesville, Inc, and a \$500 gift card to Better Living provided by CAAR Real Estate Weekly. The three (3) remaining runner up finalists will each receive a \$500 gift card provided by Ryan Homes. Total estimated Grand Prize package value is \$6700.

The odds of winning will depend upon the number of eligible entries received. The prizes are not transferable, and no substitutions or cash exchanges are permissible, except that Sponsor(s) reserve the right to substitute a prize of equal or greater value. Winners are responsible for charges incurred in excess of this offer, such as but not limited to; hotel taxes, transportation and peak surcharges. The prizes will be awarded "AS IS" and WITHOUT WARRANTY OF ANY KIND, EXPRESS OR IMPLIED, INCLUDING, WITHOUT LIMITATION, ANY IMPLIED WARRANTY OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE. ALL FEDERAL, STATE AND LOCAL TAXES ASSOCIATED WITH THE RECEIPT OF ANY PRIZES ARE THE SOLE RESPONSIBILITY OF THE WINNER.

DISCLAIMERS AND RELEASE OF LIABILITY. The prize Sponsors, and each of their parent companies, affiliates, subsidiaries, directors, officers, employees, representatives and agents disclaims any and all liability whatsoever for any claims, costs, injuries, losses, or damages of any kind arising out of or in connection with the Affordable Again Grand Prize drawing or with the acceptance, possession or use of any prize (including, without limitation, claims, costs, injuries and losses related to personal injuries, death, damage to or destruction of property, rights of publicity or privacy, defamation or portrayal in a false light). Except where prohibited by law, by accepting a prize, the winner releases the prize Sponsor(s) and the Charlottesville Area Association of REALTORS® and each of its parent companies, affiliates, subsidiaries, directors, officers, employees, representatives and agents from any and all such liability.

DRAWING and NOTIFICATION. Drawing: The prize finalists will be determined by a random drawing from all eligible entries to be held at the Charlottesville Area Association of REALTORS® on Monday, July 7th. The finalists will be notified by phone and will have two (2) business days after Notification in which to accept and assert their full compliance with the Grand Prize drawing rules and regulations. If the notified finalists fail to respond with acceptance, compliance with the contest rules and regulations, or if the finalist(s) fails to meet the contest eligibility requirements, the notified finalist shall forfeit his/her prize claim in full, and an alternate finalist will be selected in the manner as defined above. The four finalists will receive a free pair of tickets to the BB King Benefit Concert for the CAAR Work Force Housing Fund on Wednesday, August 6th. The Grand Prize winner will be randomly drawn and awarded out of those four finalists and announced before the start of the concert.

WINNERS LIST AND OFFICIAL RULES. The names of all winners may be posted on the Affordable Again area of the Charlottesville Area Association web site after eligibility is confirmed. To obtain the name of a grand prize winner and runner up winners, send a request via e-mail to caarstaff@caar.com or mail a letter request and self-addressed, stamped envelope to Affordable Again Program, Charlottesville Area Association of REALTORS® 550 Hillsdale Drive, Charlottesville, VA 22901. To obtain a copy of these Official Rules, send a self-addressed, stamped envelope to the above, Attn: Affordable Again Grand Prize Rules Request.