



Score Your Mortgage Payments for a Year – Rules

**VALECRAFT HOMES (2019) Limited presents the
“Score Your Mortgage Payments for a Year” Draw**

OFFICIAL DRAW RULES

1. DRAW ELIGIBILITY PERIOD.

Valecraft Homes (2019) Limited Score Your Mortgage Payments for a Year Draw (the “Draw”) eligibility started at 00:00:01 AM Eastern Time (“ET”) on January 1st, 2023, and ends at 11:59:59 PM ET on June 30, 2024 (the “Draw Eligibility Period”).

2. ELIGIBILITY

Draw is open to new or existing owners of Valecraft built homes in Shea Village Stittsville or Place St. Thomas Embrun who are Mortgagors/Chargors and who have or will have a mortgage (other than from a private lender) on their home between January 1st, 2023, and close of business on June 30th, 2024, and which mortgage is or will still be in existence during 2024. The Mortgagors/Chargors must be legal residents of Canada, who have reached the age of majority in the Province of Ontario as of the date of the draw.

For the purposes of this Draw, Mortgagor(s)/Chargor(s) (“Mortgagor”) means a person or persons who own a single-family residence (including a condominium unit or townhouse) built by Valecraft Homes (2019) Limited in Shea Village Stittsville or Place St. Thomas Embrun and who have a mortgage/charge on that residence where the term of the mortgage/charge extends past June 30, 2024. Multiple Mortgagor(s)/Chargor(s) will be considered as a single entity for the purposes of eligibility no matter how many persons are listed on title as mortgagor(s) or chargor(s).

He/she/ they/it must be listed as mortgagor(s) or chargor(s) in a mortgage or charge registered against the title to their Valecraft Homes (2019) Limited built residence in Shea Village Stittsville or Place St. Thomas Embrun as above.

Excluded from eligibility are employees, agents and sales representatives of Valecraft Homes (2019) Limited ("Sponsor"), their advertising agencies, promotional agencies, fulfillment houses and prize suppliers, each of their respective parent, affiliated and related companies, suppliers of the materials and services related to this Draw, and members of the immediate families (defined as parents, siblings, children and spouses, regardless of where they reside) or households (whether or not related) of such employees, agents and sales representatives.

3. HOW TO ENTER

NO PURCHASE NECESSARY.

Internet access may be required for some entries. During the Draw Period enter through the Valecraft Homes (2019) Limited website at valecraft.com (the "Draw Website") or by visiting a Valecraft Homes (2019) Limited Design Centre in either Shea Village Stittsville or Place St. Thomas Embrun To participate as an existing 2023/2024 Mortgagor/Chargor complete the entry form and submit so it is received no later than 11:59:59 p.m. (ET) on June 30, 2024 ("Draw Closing"). Alternatively, you may write to Score Your Mortgage Payments for a Year Draw, c/o Valecraft Homes (2019) Limited at 1455 Youville Drive, Suite 210, Orleans, On K1C 6Z7 for a free entry form and one will be mailed to you within 5 business days after receipt of your request. For these types on entries, only validly completed entries delivered by mail or by hand to the address above by 4:00 p.m. June 30th, 2024, will be deemed to have been received before Draw Closing.

LIMIT: One entry per Mortgagor(s)/Chargor(s) per Valecraft home (defined above).

Use of automated devices is prohibited; automated entries (including but not limited to entries submitted using any robotic, script, macro, or other automated service) are not permitted and may result in disqualification.

4. HOW TO WIN

On **July 4th, 2024**, at or around 11:00 AM ET in Ottawa, Ontario, a random draw will be conducted by the Draw Judging Organization from all eligible entries received during the Draw Period. The odds of being selected as eligible to win a Prize will depend on the total number of eligible entries received. If you are selected as eligible to win the Prize, you will be contacted by the Draw Judging Organization within approximately three (3) to five (5) business days through the details in the Valecraft Homes (2019) Limited files or on the Draw entry form. If the Draw Judging Organization cannot reach the potential winner, or if the potential winner does not respond within the timelines required by the Draw Judging Organization, then a new potential

winner may be drawn at the discretion of the Draw Judging Organization and the initial potential winner shall have no recourse against the Sponsor or the Draw Judging Organization. See prize claim conditions below.

5. PRIZE CLAIM CONDITIONS

Before being declared the winner of a prize, each selected entrant must first correctly answer, without assistance of any kind, whether mechanical, electronic, or otherwise, a time-limited mathematical skill-testing question to be administered by the Draw Judging Organization by email at a mutually convenient time. Each selected entrant will also be required to complete and return to Sponsor (or its authorized agent) by the deadline specified in the documents, a written declaration and release (the "Declaration and Release"), declaring such entrant's eligibility to be selected as a prize winner and compliance with these Official Draw Rules and releasing Sponsor, and all of their respective directors, officers, owners, partners, shareholders, employees, agents, representatives, successors and assigns from any liability in connection with this Draw, or the use, misuse or possession of any prize related thereto. Prizes will only be awarded to verified winners.

6. PRIZE

There is one (1) prize available to be won, consisting of payments of principal and interest (exclusive of penalties, taxes of any kind, insurance of any kind or any other payment not considered by a Canadian chartered bank to be within the ordinary commercial definition of principal or interest) during 2024 on behalf of the winning Mortgagor(s)/Chargor(s) (as defined above) to a registered Mortgagee/Chargee or Mortgagees/Chargees against the Mortgagor(s)/Chargor(s)'s Valecraft home to a maximum of two thousand and fifty (\$2,050.00) dollars during any calendar month and to a maximum of twenty-five thousand (\$25,000.00) dollars during the calendar year 2024. As the prize is one of continuing mortgage payments for a year, a winner must provide Valecraft, and at least once at the beginning of each calendar quarter, with proof acceptable to Valecraft that the subject mortgage continues to exist and is good standing. A default under a mortgage, or prepayment of a mortgage, will result in termination of the prize.

This prize is not assumable or transferable and will cease upon either the sale by the winner of the qualifying Valecraft Homes (2019) Limited built residence or discharge of the mortgages/charges against such residence.

If the selected entrant fails to qualify for the prize or, having qualified, ceases to qualify before the first payment described above is made, then the Draw Judging Organization shall draw another potential winner and the provisions of the Official Draw Rules, including paragraph 5 above, shall continue to apply to such newly selected potential winner.

7. GENERAL PRIZE CONDITIONS

Prizes must be accepted as awarded and may not be substituted, transferred or redeemed for cash or otherwise; however, Sponsor reserves the right to substitute a prize of equal or greater value at its sole discretion, if a prize, or any component of any prize, cannot be awarded as described herein for any reason. Sponsor makes no representations or warranties, and disclaims any implied warranties, with respect to the Prize.

8. PERSONAL INFORMATION

The Personal information that you provide when you enter this Draw is being provided to Sponsor and its authorized agents. Sponsor and its authorized agents will only use and disclose the personal information you provide when you enter the Draw for the purposes of administering the Draw and prize fulfillment. For further information about Sponsor's privacy practices, please see Sponsor's Legal Policy at: valecraft.com/privacy-policy.

9. RIGHT TO VOID/TERMINATE/SUSPEND/MODIFY

Any materials used in this Draw which have been tampered with, mutilated, altered, forged, reproduced, not legitimately obtained, are illegible or which contain or reflect computer, software, printing, production, or other errors will be void. Sponsor reserves the right to terminate, suspend or modify this Draw, in whole or in part, at any time and without notice or obligation if, in Sponsor's sole opinion, any factor interferes with its proper conduct as contemplated by these Official Draw Rules. Without limiting the generality of the foregoing, if the Draw, or any part thereof, is not capable of running as planned for any reason, including but not limited to infection by computer virus, bugs, tampering, unauthorized intervention, fraud, printing errors, programming errors, seeding errors, technical failures, or any causes beyond the reasonable control of Sponsor, which, in the sole opinion of Sponsor, corrupt or affect the administration, security, fairness, integrity or proper conduct of this Draw, Sponsor may, in its sole discretion, void any suspect entries and: (a) terminate the Draw, or any portion thereof; (b) modify or suspend the Draw, or any portion thereof, to address the impairment and then resume the Draw, or relevant portion, in a manner that best conforms to the spirit of these Official Draw Rules; and/or (c) award the prizes from among the eligible, nonsuspect entries

received up to the time of the impairment in accordance with the winner selection criteria discussed above. No more than the above-stated number of prizes will be awarded. Should any error of any kind, whether technological, printing, production, human or otherwise, or any other event result in more prizes being claimed than the number stated above, the prizes not yet awarded may be awarded in a random drawing from amongst all eligible claimants who have not yet received a prize. In any such drawing, the selected entrants must correctly answer, without assistance of any kind, whether mechanical, electronic or otherwise, a mathematical time-limited skill-testing question to be administered by telephone, email or mail, and exclude any documents as may be required before being declared a winner.

10. GENERAL CONDITIONS

Winning a prize is contingent on fulfilling all the requirements set forth herein. All entries become the property of Sponsor and will not be returned or acknowledged. Mass entries, automated entries, entries submitted by third parties, and any entries or prize claims that are late, incomplete, fraudulent, illegible, unidentified or delayed will be void.

All entries and prize claims are subject to verification. Proof of entry submission does not constitute proof of receipt. By entering this Draw, entrants agree to abide by these Official Draw Rules. Decisions of Sponsor and/or the Draw Judging Organization will be final and binding on all matters pertaining to this Draw. Draw is subject to all applicable federal, provincial, and municipal laws. Sponsor reserves the right at its sole discretion to disqualify any individual who tampers or attempts to tamper with the entry process, the operation of the Draw and/or Draw Website, violates the Official Draw Rules, or acts with intent to annoy, abuse, threaten or harass any other person.

WARNING: ANY ATTEMPT BY AN ENTRANT OR ANY OTHER INDIVIDUAL TO DELIBERATELY DAMAGE ANY WEBSITE ASSOCIATED WITH THIS DRAW OR UNDERMINE THE LEGITIMATE OPERATION OF THE DRAW IS A VIOLATION OF CRIMINAL AND CIVIL LAWS, AND SPONSOR RESERVES THE RIGHT TO PROSECUTE AND SEEK DAMAGES TO THE FULLEST EXTENT PERMITTED BY LAW. In the event of a dispute as to the identity of the person who submitted an entry, the authorized account holder of the e-mail address submitted at registration will be deemed to be the entrant. The "authorized account holder" is the natural person assigned an e-mail address by an access provider, service provider, or other person or organization responsible for assigning e-mail addresses for the account associated with the submitted address. The potential winner may be required to show proof of being the authorized account holder. All information provided by the participant must be complete and accurate. The Draw Sponsor will

not be held responsible for any and all computer problems or a late/incomplete/erroneously sent prize claim.

11. LIMITATIONS OF LIABILITY AND RELEASES

BY PARTICIPATING IN THIS DRAW, ENTRANTS AGREE THAT SPONSOR AND THE DRAW JUDGING ORGANIZATION, THEIR RESPECTIVE PARENT, RELATED AND AFFILIATED COMPANIES, AND EACH OF THEIR RESPECTIVE OFFICERS, DIRECTORS, EMPLOYEES AND AGENTS (COLLECTIVELY, THE "RELEASEES") HAVE NO LIABILITY WHATSOEVER FOR, AND SHALL BE HELD HARMLESS BY ENTRANTS AGAINST, ANY LIABILITY FOR ANY INJURIES, LOSSES OR DAMAGES OF ANY KIND (INCLUDING DIRECT, INDIRECT, INCIDENTAL, CONSEQUENTIAL OR PUNITIVE DAMAGES) TO PERSONS OR PROPERTY RESULTING FROM: A) A PRIZE, INCLUDING THE ACCEPTANCE, PARTICIPATION IN, MISUSE OR USE OF THE PRIZE AND ANY TRAVEL RELATED THERETO; B) ENTRY OR PARTICIPATION IN THIS DRAW, INCLUDING ACCESS TO AND USE OF THE DRAW WEBSITE, OR C) ANY CLAIMS BASED ON PERSONALITY OR PRIVACY RIGHTS, DEFAMATION OR MERCHANDISE DELIVERY.

Without limiting the foregoing, the Releasees, and any of Sponsor's other agencies, suppliers or contractors, shall not be responsible for: (a) any incomplete or inaccurate information that is caused by Draw Website users, or by any of the equipment or programming associated with or utilized in the Draw, or by any technical or human error which may occur in the processing of submissions in the Draw; (b) lost, interrupted, or unavailable network, server, service provider, on-line systems, telephone networks or telephone lines, or any other connections; (c) the theft, destruction, loss or unauthorized access to, or alteration of, entries; (d) any problems with, or malfunctions or failures of, telephone networks or lines, computers or computer on-line systems, servers or providers, computer equipment, software, viruses or bugs; (e) garbled transmissions or miscommunications; (f) failure of any e-mail to be received by or from the Draw Judging Organization or Sponsor for any reason, including but not limited to traffic congestion on the Internet or at any website or combination thereof or technical incompatibility; (g) damage to a user's computer equipment (software or hardware) occasioned by participation or downloading of materials related to this Draw; (h) printing, distribution, programming or production errors, and any other errors or malfunctions of any kind, whether human, mechanical, electronic or otherwise; or (i) technical, pictorial, typographical or editorial errors or omissions contained herein