

official contest rules



home is where my story startssm

By participating in this Home is Where My Story Startssm Contest (the "Contest"), sponsored by Colorado Housing and Finance Authority ("CHFA"), you represent and warrant that you: have read, understand and agree to these Official Rules in their entirety; satisfy all of the eligibility requirements as described in these Official Rules; and agree these Official Rules shall be effective and binding upon you and upon your assigns, heirs, representatives, executors and administrators. **No purchase or payment of any kind is necessary to enter or win this contest. Void where prohibited.**

1. How to Enter.

This Contest is sponsored by CHFA. Eligible individuals may enter the Contest by completing and submitting the required information on the Contest page located at chfainfo.com/myhome.

2. Eligibility.

The following eligibility requirements are referred to in these Official Rules as "Eligibility Requirements". This Contest is open only to individuals who: (i) have timely submitted the Contest entry form with all required information; (ii) are Colorado residents, 18 years of age or older and legally competent to agree to these Official Rules, (iii) the individual must have a first lien, single family mortgage ("First Mortgage") loan under a CHFA mortgage loan

program for a home that serves as the individual's primary residence, and such individual(s) must also be current on their home mortgage loan payments in accordance with the terms of their loan, and (iv) the individual must not be in foreclosure or bankruptcy. **Business entities are not eligible to participate in the Contest.** Directors, officers, board members, and employees of CHFA, of its contractors or of its vendors, including immediate family members of such individuals, are not eligible to enter the Contest. The term "immediate family members" includes spouses, siblings, parents, children, grandparents and grandchildren, and any other person(s) residing at the same household whether or not related. Contest entries must be received by CHFA in the format and time frame outlined in these Official Rules. Individual(s) entering this Contest shall be referred to in these Official Rules each as a "Contest entrant" and collectively as "Contest entrants." Contest entrants may enter only once during the entire Contest Period and only one entry per household is allowed. Any attempt to enter more than once may result in disqualification from winning the Grand Prize.

3. Promotion Period.

This Contest will start at 9:00am MT on June 1, 2024 and end at 11:59pm MT on June 30, 2024 (the "Contest Period"). **All entries must be received by CHFA during this Contest Period to be eligible to win.**

4. Prizes.

One winner will receive the grand prize consisting of \$1,000.00, or the Contest entrant's monthly First Mortgage payment, whichever is greater (the "Grand Prize"). The Grand Prize will be applied to the Contest entrant's next payment due. In the event the Contest entrant's monthly First Mortgage Payment is less than \$1,000.00, then the winner will still receive the Grand Prize and the difference between the winner's monthly First Mortgage payment and the Grand Prize will be applied to the First Mortgage principal. No substitutions or exchanges of the Grand Prize, including for cash, will be permitted. The Grand Prize will be selected as provided in Section 5 below no later than August 9, 2024.

5. Winners Selection.

All Contest entrants will be evaluated by a team of judges comprised of CHFA staff members and executives. All Contest entries will be evaluated based on their creativity, emotional appeal and/or humor, and whether they clearly demonstrate that homeownership has had a positive impact on the CHFA borrower, their family, and/or their community. One Grand Prize winner will be selected no later than August 9, 2024, and will be notified by CHFA that they have won via telephone and/or email by end of business on August 9, 2024. The winners may be publicly announced on CHFA's website, Facebook page, other online social media platforms and/or written publications. The Prizes may be forfeited and awarded to alternate winners if the winners have not responded within 48 hours after CHFA's attempt(s) to contact the winners by email and/or phone at the email and/or phone number provided as part of this Contest. CHFA and all other Released Parties (defined below), shall have no liability for any winner notification that is lost, intercepted or not received by a potential winner for any reason. If at any time any potential winner is found to be ineligible due to failure to fully comply with these Official Rules, as determined in CHFA's sole discretion, or declines the Grand Prize for any reason prior to award, such potential winner will be disqualified and an alternate winner may be selected. CHFA reserves the right, without notice to Contest entrants, to disqualify entries deemed by CHFA as inappropriate, offensive, or otherwise in conflict with CHFA's mission, vision and values.

6. Consumer Disclosure.

No purchase or payment of any kind is necessary to enter or win this contest. Void where prohibited. The Grand Prize winner will receive the Grand Prize consisting of \$1,000.00, or the Contest entrant's monthly First Mortgage payment, whichever is greater. The retail value of the Grand Prize is \$1,000.00, or the Contest entrant's monthly First Mortgage payment. The total number of Prizes to be distributed during this Contest is one and odds of winning a Prize depend on the number of eligible entries received. Contest entrants will be eligible to win only one Prize during the Contest Period. **You have not yet won.** All entries must be received by CHFA while the Contest Period (defined above) is still in effect. You may enter the Contest by following the directions in the "How to Enter" section in these Official Rules. All decisions by CHFA are final. This Contest is open only to

individuals who meet the Eligibility Requirements (as defined in "Eligibility" Section 2 of these Official Rules). This Contest is subject to these Official Rules and restrictions hereunder. You may reach Colorado Housing and Finance Authority, the Contest sponsor, at: Colorado Housing and Finance Authority, 1981 Blake Street, Denver, Colorado 80202; 800.877.2432 (toll free); TDD/TTY 800.659.2656. As further detailed in Section 3 Promotion Period, above, the deadline for submittal is 11:59pm MT on June 30, 2023.

7. Taxes.

All Federal, State and local taxes associated with receipt of a Prize, if any, shall be the sole responsibility of the Contest winner. The Contest winner may be required to claim the Prize(s) as income under State and/or Federal law. Consult with your tax advisor regarding any questions relating to tax consequences of a Prize described in these Official Rules.

8. Disclaimer and General Release.

CHFA and its board of directors, directors, officers, employees, consultants, contractors, representatives, professional advisors and agents (collectively, the "Released Parties") will not be responsible for any late, lost, misrouted, garbled, distorted or damaged transmission of entries; or any Contest disruptions, injuries, losses or damages caused directly or indirectly by events beyond the control of CHFA or by non-authorized human intervention. By entering this Contest, you release CHFA and all other Released Parties from any liability whatsoever, and waive any and all causes of action, related to any claims, costs, injuries, losses, or damages of any kind arising out of or in connection with the Contest or with the Prize delivery. Such release includes but is not limited to, theft, use of or inability to use any Prize including, without limitation, claims, costs, injuries, losses and damages related to personal injuries, death, damage to or destruction of property, rights of publicity or privacy, defamation or portrayal in a false light, whether intentional or unintentional, whether under a theory of contract, tort including negligence, warranty or other theory.

9. Disputes.

(a) About any dispute between CHFA and the Contest entrant, the terms and conditions hereunder shall be governed by and construed in accordance with the laws of the State of Colorado, excluding its conflicts of law provisions. In any legal action between Contest entrant(s) and CHFA relating to this Contest, the parties hereby submit to the jurisdiction and venue of the courts in the City and County of Denver, in the State of Colorado. (b) If anyone brings a claim against any of the Released Parties related to the Contest entrant's actions including, but not limited to, content or information submitted under this Contest, the Contest entrant will indemnify and hold harmless the Released Parties, as applicable, from and against all damages, losses, and expenses of any kind including reasonable legal fees and costs related to such claim. Although CHFA is providing these Official Rules for Contest entrants, CHFA does not control or direct the Contest entrants' actions and is not responsible for the content or information the Contest entrants transmit. Released Parties are not responsible for any offensive, inappropriate, obscene, unlawful or otherwise

objectionable content or information a Contest entrant may submit or encounter in connection with this Contest. The Released Parties are not responsible for the conduct, whether online or offline, of any Contest entrant.

10. Rules Request.

To obtain a hard copy of these Official Rules, send a stamped, self-addressed envelope to CHFA at: Colorado Housing and Finance Authority (CHFA), Attn: Marketing and Community Relations, This is Where my Story Starts Contest Official Rules Request, 1981 Blake Street, Denver, Colorado 80202.

11. Use of Entrants' and Winners' Entries and Privacy Consent and Release.

All submitted Contest entries shall become the sole property of CHFA and may be used at any time for purposes related to CHFA's mission, including without limitation, for research, development, evaluation and strategy of its programs and services, art, publicity, marketing, trade and promotion of CHFA and its various programs without compensation to Contest entrants or any others, including any individuals in the submitted photo(s). Contest entrants represent and warrant that they have any and all legal rights and any other required permission to share the images included in the photos for use under this Contest including, but not limited to, any images of minors within any such photo(s). Submitted entries may be copied and distributed by means of various media, including video presentations, television, radio, news bulletins, mail-outs, billboards or signs, brochures, placement on CHFA websites, other electronic delivery or publications, as well as other social media, such as for example Facebook and Twitter, and use of submitted entries will be further subject to the user agreements for those media applications. Contest entrants waive any and all rights to inspect or approve the finished product, any accompanying text, or any material in which CHFA may eventually use the submitted entries. By submitting an entry for this Contest, the Contest entrants relinquish and give CHFA all rights, title and interests in and to the submitted entries, including any copyright. This consent and release shall be binding on the entrants' heirs, successors, assigns and legal representatives. **Contest entrants may only revoke this consent in writing and only with respect to the future use by CHFA of submitted entries a reasonable period, but in no event less than 10 days, following CHFA's receipt of written notice of any Contest entrants' or winners' request of revocation of consent pursuant to this section. Any such written notice should be mailed to: Colorado Housing and Finance Authority (CHFA), Attn: Marketing and Community Relations, This is Where my Story Starts Contest Consent Revocation, 1981 Blake Street, Denver, Colorado 80202.**

Contest entrants understand and agree that if they win, CHFA may announce that they won and include, among other items, the winner's first name and the first letter of their last name. Each contest entrant consents to the use by CHFA, at any time, of their first name and first initial of their last name and/or the photo(s) and/or words submitted as part of this

contest. CHFA may at any time, in its sole discretion, use all of the entrant's submittal or any part of the submittal, but is under no obligation to do so even if it is submitted by a winner. Each contest entrant represents and warrants that the photo(s) and words submitted for this contest do not violate any intellectual property rights and contest entrant has full legal authority, including from or for any individuals in the photo including minors, to use the photo(s) and words submitted in this contest and for their use by CHFA as described hereunder.

CHFA will use the submitted Contest entries in accordance with these Official Rules and with standards of good judgment; however, CHFA does not warrant or guarantee that any further dissemination of submitted entries will be subject to CHFA's supervision or control. Additionally, please note that records held by CHFA may be subject to the Colorado Open Records Act (CORA), C.R.S. 24-72-201, et seq. By submitting an entry in this Contest, the Contest entrant releases CHFA and all other Released Parties from any and all liability related to the dissemination of the submitted entries, reproduction, distribution, and display of the submitted entries in print or any and all other media, and any alteration, blurring, use in composite form, distortion or illusionary effect, whether intentional or otherwise, that may be produced in taking, processing, reduction or production of the finished product.

12. CHFA Privacy Policy.

For purposes of this Contest, CHFA is collecting the information requested and will retain information collected from Contest entrants for its own use including, but not limited to, research, strategy and marketing purposes. CHFA will not sell information collected from Contest entrants to third parties, including contact information or Contest responses. Such information collected will be retained by CHFA for as long as necessary for the purposes set out herein and to fulfill any legal obligation related to the collection of this information. CHFA will use the contact information collected from Contest entrants to notify winners regarding awarded Prizes. Contest entrants consent to CHFA's retention and internal use of such contact information, including but not limited to mailing address, email address and phone number, as applicable, at any time, to contact Contest entrants for purposes related to CHFA's mission, including without limitation, for research, development, evaluation, and strategy for its programs and services, art, publicity, marketing, trade and promotion of CHFA and its various programs without compensation to Contest entrants, including but not limited to the promotion of future Contest, surveys or other opportunities available to CHFA home mortgage customers. Contest entrants may revoke this consent in the same manner as provided in Section 11 above.

13. Sponsor.

Colorado Housing and Finance Authority (CHFA), 1981 Blake Street, Denver, Colorado 80202; 800.877.2432 (toll free); TDD/TTY 800.659.2656.

If you are looking for more information about CHFA, please visit chfainfo.com.

anniversary contest

CHFA is celebrating 50 years of strengthening Colorado. Since 1974, CHFA has been honored to be Colorado's trusted resource for affordable and responsible homeownership.

Join our celebration by entering the Home Is Where My Story Startssm contest. To enter, send CHFA a written entry telling your homeownership story along with an accompanying photo.

Tell us how homeownership has shaped or influenced your life story, and you could receive a free home mortgage payment or \$1,000, applied toward your CHFA mortgage, whichever is greater!

submission details



Entry Information

Please include the following information with your entry submission: borrower(s) first and last name, mailing address, and phone number.



Contest Dates

Received by 9:00am MT on June 1, 2024 and end at 11:59pm MT on June 30, 2024.



Entries

Entry must be typed and no more than 300 words. Written entry and photo are **both** required to be eligible.

Submit entries online by visiting chfainfo.com/myhome or by scanning the QR code.

Please email questions to myhome@chfainfo.com.



tell us your story and you could win!



home is where my story startssm

800.877.chfa (2432)
800.659.2656 tdd

www.chfainfo.com/myhome

With respect to its programs, services, activities, and employment practices, Colorado Housing and Finance Authority prohibits unlawful discrimination against applicants or employees on the basis of age 40 years and over, race, sex, sexual orientation, gender identity, gender expression, color, religion, national origin, disability, military status, genetic information, marital status or any other status protected by applicable federal, state or local law. Requests for reasonable accommodation, the provision of auxiliary aids, or any complaints alleging violation of this nondiscrimination policy should be directed to the Nondiscrimination Coordinator, 1.800.877.2432, TDD/TTY 800.659.2656, CHFA, 1981 Blake Street, Denver, Colorado 80202-1272, available weekdays 8:00am to 5:00pm.



celebrating **50** years



colorado housing and finance authority