

Official Rules for the Steps for Life, Inc.

Mortgage Free Home Raffle

1. **SPONSOR:** The Raffle is sponsored by Steps for Life, Inc. 1109 South Park Street Ste. 504 #355 Carrollton, GA 30117 (The Sponsor)

2. **ELIGIBILITY:** The Steps for Life, Inc. Mortgage Free Home Raffle is open only to legal residents of the state of Georgia who are 18 years of age or older, in addition to employees and members of their households, whether or not related, and immediate families (spouses, parents, siblings, children and each of their respective spouses regardless of where they reside) of Main Sponsor are not eligible to enter or win. We must send our confirmation back to a Georgia address. This Raffle is governed by U.S. law and is subject to all applicable federal, state and local laws and regulations. Void where prohibited by law.

3. **AGREEMENT TO OFFICIAL RULES:** Participation in the Raffle constitutes entrant's full and unconditional agreement to and acceptance of these Official Rules and the decisions of the Sponsor, which are final and binding. Winning the Mortgage Free Home Raffle is contingent upon fulfilling all requirements set forth herein.

4. **HOW TO ENTER:** Beginning at 9:00 a.m. Eastern Time ("ET") on November 9th, 2009 until 5:00 p.m. ET on February 14th, 2010 (the "**Giveaway Period**"), you may enter the Steps for Life, Inc. Mortgage Free Home Raffle by purchasing the Raffle ticket. This can be done by doing (either) the following two (2) actions: (i) By sending a check or money order for the amount of one hundred and fifty dollars (\$150.00 USD) to: 1109 S. Park St. Ste. 504 #355, Carrollton, GA 30117, Attn: Mortgage Free Home Raffle. Must be post marked by February 14th, 2010. All tickets and money will be held in escrow until the drawing date. (ii) By visiting www.stepsforlifeinc.org and purchasing a ticket online for the amount of one hundred and fifty dollars (\$150.00 USD).

All eligible entries received will be entered in the Steps for Life, Inc. Mortgage Free Home Raffle ("**Main Sponsor**"), and their respective affiliates, subsidiaries, parent corporations, advertising and promotion agencies, all local sponsors, and their respective officers, directors, shareholders, employees and agents, and any and all Internet servers and access provider(s) are not responsible for: any incorrect or inaccurate entry information; human error; technical malfunctions; failures, omission, interruption, deletion, or defect of any telephone network, computer online systems, computer equipment, server providers, or software, including any injury or damage to participant's or any other person's computer relating to or resulting from participation in this Raffle; inability to access the Steps for Life, Inc. website; theft, tampering, destruction, or unauthorized access to, or alteration of entries; entries that are processed late or incorrectly or are incomplete or lost due to computer or electronic malfunction or traffic congestion on the Internet or at any website; printing, typographical, or human or other errors; and any entries which are late, lost, incomplete, delayed, misdirected, stolen, mutilated, inaccurate, illegible or arrive postage due, or any combination thereof. Proof of mailing, in person submission, or online submission is not considered proof of delivery or receipt. All entries become the property of Main Sponsor. ANY ATTEMPT BY AN ENTRANT TO DELIBERATELY DAMAGE THE WEBSITE OR UNDERMINE THE LEGITIMATE OPERATION OF THE RAFFLE MAY BE IN VIOLATION OF CRIMINAL AND CIVIL LAWS AND SHOULD SUCH AN ATTEMPT BE MADE, MAIN SPONSOR RESERVES 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.

5. **GRAND PRIZE WINNER SELECTION AND NOTIFICATION:** One (1) potential Winner will be randomly chosen by Main Sponsor on or about February 20th, 2010. The potential Winner will be contacted either by phone, e-mail, in writing, or in person on or about February 20th, 2010 (subject to change). If Main Sponsor is unable to contact the potential Winner within five (5) business days of the initial attempt or if the

potential Winner fails to comply with these Official Rules, his/her place as a possible Winner will be forfeited at Main Sponsor's discretion, and an alternate Winner shall be selected.

Main Sponsor decisions with respect to the Winner and other matters pertaining to the raffle shall be final and binding. The odds of winning depend upon on the number of eligible entries received for the entire Raffle Period. If number of entries is at the maximum allotment, odds will be as follows: one (1) in three thousand – five hundred (3,500).

6. **PRIZES** One winner will receive a mortgage free home as follows. This home includes the following: three (3) bedrooms, two (2) bathrooms, double insulated, new roof, new siding, new paint, new kitchen, new interior trim, new hardwood floors and carpet, new sunroom, new wiring and plumbing, new deck, new heating and central air conditioning. This home for raffle is positioned on an oversized lot in a gated community, surrounded by lakes, a golf course, restaurants, and more. It was remodeled to ensure it is both economical and easy to maintain.

7. **GENERAL PRIZE CONDITIONS:** All costs, taxes, fees, and expenses associated with a prize(s) or the acceptance and use of any element of a prize(s) not specifically addressed above are the sole responsibility of the respective winners. All federal, state, and local taxes on prize(s) are winner's responsibility. The specifics of all aforementioned elements of any prizes in the Raffle shall be solely determined by Main Sponsor. Some restrictions may apply.

8. **PRIVACY AND PUBLICITY:** All information submitted by entrants in the Raffle will be treated according to the Sponsor's Privacy Policy. Except where prohibited, participation in the Raffle constitutes an entrant's consent to the Sponsor's use of his/her name, likeness, voice, opinions, biographical information, and state of residence for promotional purposes in any media without further payment or consideration.

9. **GENERAL CONDITIONS:** At least 2000 tickets must be sold minimum. If the minimum requirement is not met, all funds will be returned, minus a two dollar (\$2.00 USD) handling fee. In the event that the operation, security, or administration of the Raffle 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 Raffle to address the impairment and then resume the Raffle in a manner that best conforms to the spirit of these Official Rules or (b) award the prize according to the Winner Selection guidelines from among the 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 operation of the Raffle or to be acting in violation of these Official Rules or in an unsportsmanlike or disruptive manner. Any attempt by any person to undermine the legitimate operation of the Raffle 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. Failure by the Sponsor to enforce any provision of these Official Rules shall not constitute a waiver of that provision. Main Sponsor reserves the right to terminate or modify this contest at anytime, without prior notification.

10. **CONTEST RESULTS:** Beginning on or about March 31st, 2010 you may obtain the name of the Raffle Winner, by mailing a self-addressed stamped envelope to: Steps for Life, Inc. 1109 South Park Street Ste. 504 #355, Carrollton, GA 30117, Attn: Mortgage Free Home Raffle Winner. Requests received after March 31st, 2010 will not be honored. Additionally, you may check the website on or around March 31st. for a posting of the winner.