

THE CASHIN'S GOLDEN KEY TO BE MORTGAGE FREE

BONUS SCRATCH AND WIN CONTEST RULES

Short Rules

THE CASHIN'S GOLDEN KEY TO BE MORTGAGE FREE CONTEST (THE "CONTEST") IS INTENDED TO BE CONDUCTED IN CANADA (EXCLUDING THE PROVINCE OF QUEBEC) AND SHALL BE CONSTRUED ACCORDING TO APPLICABLE CANADIAN LAW. NO PURCHASE IS NECESSARY. THERE IS ONE GRAND PRIZE UP TO \$250,000 CAD. WINNER OF THE GRAND PRIZE MUST CORRECTLY GUESS A SECRET CODE TO WIN. IF NO ONE CORRECTLY GUESSES THE SECRET CODE, ONLY A SECONDARY PRIZE OF \$5,000 WILL BE AWARDED. SKILL TESTING QUESTION REQUIRED. ODDS OF WINNING AND VALUE OF THE PRIZE DEPEND ON THE NUMBER OF ELIGIBLE ENTRIES RECEIVED BEFORE THE CONTEST CLOSES AND WHETHER THE SECRET CODE IS GUESSED. PARTICIPANTS MUST BE 18 YEARS OLD OR OLDER AT THE TIME OF ENTRY. VOID IN WHOLE OR IN PART WHERE PROHIBITED BY LAW. CONTEST PERIOD IS FEBRUARY 22, 2021 TO APRIL 1, 2021. ENTRY IN THIS CONTEST CONSTITUTES ACCEPTANCE OF THESE CONTEST RULES (THE "CONTEST RULES"). FULL RULES AND ENTRY DETAILS ARE AVAILABLE AT: <https://cashinmortgages.ca/cashins-golden-key-to-be-mortgage-free/>.

Item	# of prizes	Odd's	Value \$	Total
\$5 Gas Card	24	24/6210	\$5.00	\$120.00
\$10 Gas Card	23	23/6210	\$10.00	\$230.00
\$25 Gas Card	8	8/6210	\$25.00	\$200.00
\$50 Gas Card	2	2/6210	\$50.00	\$100.00
\$3 Coffee Card	10	10/6210	\$3.00	\$30.00
\$5 Coffee Card	6	8/6210	\$5.00	\$30.00
\$10 Coffee Card	1	1/6210	\$10.00	\$10.00
\$ 5 Cash	30	30/6210	\$5.00	\$150.00
\$10 Cash	9	9/6210	\$10.00	\$90.00
\$25 Cash	4	4/6210	\$25.00	\$100.00
\$50 Cash	2	2/6210	\$50.00	\$100.00
\$100 Cash	1	1/6210	\$100.00	\$100.00
\$25 Off Appraisal Cost*+	1200	1200/6210	\$25.00	\$30,000.00
\$50 Off Appraisal Cost*+	750	750/6210	\$50.00	\$37,500.00
\$75 Off Appraisal Cost*+	300	300/6210	\$75.00	\$22,500.00

\$100 Off Appraisal Cost*+	285	285/6210	\$100.00	\$28,500.00
Home Appraisal*+!	10	10/6210	\$350.00	\$3,500.00
\$25 Off Legal Cost+	1200	1200/6210	\$25.00	\$30,000.00
\$50 Off Legal Cost+	750	750/6210	\$50.00	\$37,500.00
\$75 Off Legal Cost+	300	300/62106210	\$75.00	\$22,500.00
\$100 Off Legal Cost+	285	285/62106210	\$100.00	\$28,500.00
Legal Closing Costs+!	10	10/62106210	\$850.00	\$8,500.00
Value Connect Appraisal	1000	1000/6210	\$35.00	\$35,000.00
Totals	6210			\$285,260.00

*Any appraisal must be performed by Cashin Mortgages in conjunction with the purchase of a home and obtaining a mortgage or refinancing from Cashin Mortgages.

+ Winners of prizes related to Legal Costs or Appraisal costs will receive their Prize when they successfully receive funding for a mortgage or refinancing provided by Cashin Mortgages Inc. in conjunction with the purchase of a home or refinancing. The Prize value for Legal Costs or the Appraisal (as applicable) will be deducted from closing/refinancing costs, at the time of closing or at the conclusion of refinancing by Cashin Mortgages. Mortgage funding/refinancing, appraisal and closing must occur within six (6) months of being confirmed a winner.

!For the Home Appraisal and Legal Costs Prize, the value of each prize is a maximum amount up to the value indicated.

Long Rules

1. SPONSOR. The Cashin Mortgages Golden Key to be Mortgage Free *Bonus* Scratch and Win Contest (the “Contest”) is sponsored by Cashin Mortgages Inc. (200-2010 Winston Park Drive, Oakville, ON L6H 6P5)

2. CONTEST PERIOD. The Contest will commence on February 22, 2021 AT 12:01 A.M. EST and ends on April 1, 2021, 5:00 P.M. EST or until all of the Bonus Scratch and Win games have been played, whichever comes first (the “CONTEST Period”)

3. ELIGIBILITY. The Contest is open to all legal residents of Canada, excluding Quebec, who are at least 18 years of age or older (each an “Entrant”). Employees of the Sponsor and any prize supplier and their respective parents, affiliates, subsidiaries, related companies, successors and assigns and their respective advertising and

promotional agencies, and/or the household members of any of the above are not eligible to enter the Contest or to receive any Prize.

4. ENTERING THE CONTEST AND REDEEMING A PRIZE. NO PURCHASE IS NECESSARY. To enter and participate in the Contest, go to *cashinmortgages.ca*. and visit the “Cashin’s Golden Key to Be Mortgage FREE” webpage. Entrants may enter the Cashin’s Golden Key to Be Mortgage FREE Contest and participate in the *Bonus* Digital Scratch and Win Game. **Limit of one Bonus Scratch and Win Game per person during the Contest Period.**

To play a Scratch and Win Game:

- i) On a phone/touch device, rub your Finger over the “Scratch & Win” area” to reveal your Prize; or
- ii) On your computer, place your cursor over the Scratch & Win area, left click your mouse, and move the cursor back & forth to reveal your Prize.

Every Scratch and Win Game is eligible for a prize.

In order to be confirmed a winner and redeem their Prize, Entrants will be required to

- a) Fill in the on-line form, and provide their name, telephone number and mailing and email contact information;
- b) Agree to the Contest “Terms & Conditions”;
- c) Insert the correct answer to the mathematical skill-testing question (located at the bottom of these Contest Rules); and
- d) Click “Claim My Prize”.

Winners will receive an email and/or SMS message to the email address and mobile phone number provided confirming their win and corresponding prize, including further instructions or information to receive their prize, if necessary.

Gas Card Prizes, Coffee Card Prizes and Cash prizes (payable by cheque) will be delivered to the appropriate Winner by Priority Shipping Canada Post Mail within 30 days of being notified of and confirmed a Winner. Winners of Cash prize will be paid by cheque provided by Cashin Mortgages Inc.

Winners of Prizes related to appraisal or legal costs will be awarded their Prize upon the following conditions. Appraisal must be performed by Cashin Mortgages in conjunction with the purchase of a home and obtaining a mortgage or refinancing from Cashin Mortgages.

Winners of prizes related to Legal Costs or Appraisal costs will receive their Prize when they successfully receive funding for a mortgage or refinancing provided by Cashin Mortgages Inc. in conjunction with the purchase of a home or refinancing. The Prize value for Legal Costs or the

Appraisal (as applicable) will be deducted from closing/refinancing costs, at the time of closing or at the conclusion of refinancing by Cashin Mortgages. Mortgage funding/refinancing, appraisal and closing must occur within six (6) months of being confirmed a winner.

All prize claims/entries become the sole property of the Sponsor and will not be returned for any reason. Entries will be declared invalid and void if they are late, stolen, illegible, incomplete, damaged, irregular, mutilated, false, forged, tampered with, altered, garbled or mechanically or electronically reproduced. The Sponsor shall not responsible for electronic entries which are undeliverable or not received by the Sponsor for any reason.

Any attempt or suspected attempt to use robotic, automatic, programmed or otherwise illicit means to enter the Contest or claim a prize or any other methods not authorized by these Contest Rules such as creating multiple accounts, identities or registrations all in the Sponsor's sole discretion, shall be deemed as tampering and may disqualify an Entrant from entering, participating and/or winning a prize.

Unless otherwise set out herein, no communication or correspondence will be exchanged with Entrants except to facilitate the provision of a prize or in the administration of this Contest.

All prize claims/entries must be received by the end of the Contest on April 1, 2021 at 5:00 P.M. EST. The sole determinant of the time for the purposes of confirming validity of a prize claim/entry in this Contest will be the Sponsor's official clock.

5. PRIZES AND ODDS OF WINNING. There are approximately 6200 Bonus Scratch and Save Win games available to be played during the Contest Period, while supplies last. Prizes, Number of Prizes, Prize Value and Odds of winning are set out in the following table:

Item	# of prizes	Odd's	Value \$	Total
\$5 Gas Card	24	24/6210	\$5.00	\$120.00
\$10 Gas Card	23	23/6210	\$10.00	\$230.00
\$25 Gas Card	8	8/6210	\$25.00	\$200.00
\$50 Gas Card	2	2/6210	\$50.00	\$100.00
\$3 Coffee Card	10	10/6210	\$3.00	\$30.00
\$5 Coffee Card	6	8/6210	\$5.00	\$30.00
\$10 Coffee Card	1	1/6210	\$10.00	\$10.00
\$ 5 Cash	30	30/6210	\$5.00	\$150.00
\$10 Cash	9	9/6210	\$10.00	\$90.00
\$25 Cash	4	4/6210	\$25.00	\$100.00
\$50 Cash	2	2/6210	\$50.00	\$100.00

\$100 Cash	1	1/6210	\$100.00	\$100.00
\$25 Off Appraisal Cost*	1200	1200/6210	\$25.00	\$30,000.00
\$50 Off Appraisal Cost*	750	750/6210	\$50.00	\$37,500.00
\$75 Off Appraisal Cost*	300	300/6210	\$75.00	\$22,500.00
\$100 Off Appraisal Cost*	285	285/6210	\$100.00	\$28,500.00
Home Appraisal* !	10	10/6210	\$350.00	\$3,500.00
\$25 Off Legal Cost+	1200	1200/6210	\$25.00	\$30,000.00
\$50 Off Legal Cost+	750	750/6210	\$50.00	\$37,500.00
\$75 Off Legal Cost+	300	300/6210	\$75.00	\$22,500.00
\$100 Off Legal Cost+	285	285/6210	\$100.00	\$28,500.00
Legal Closing Costs+!	10	10/6210	\$850.00	\$8,500.00
Totals	6210			\$250,260.00

*Any appraisal must be performed by Cashin Mortgages in conjunction with the purchase of a home/obtaining a mortgage or refinancing from Cashin Mortgages.

+ Winners of prizes related to Legal Costs or Appraisal costs will receive their Prize when they successfully receive funding for a mortgage or refinancing provided by Cashin Mortgages Inc. in conjunction with the purchase of a home or refinancing. The Prize value for Legal Costs or the Appraisal (as applicable) will be deducted from closing/refinancing costs, at the time of closing or at the conclusion of refinancing by Cashin Mortgages. Mortgage funding/refinancing, appraisal and closing must occur within six (6) months of being confirmed a winner.

!For the Home Appraisal and Legal Costs Prize, the value of each prize is a maximum amount up to the value indicated.

6. PRIZE CONDITIONS. Winners will be responsible for all incidental costs and expenses not explicitly included in the Prize. Prizes must be accepted as awarded and cannot be transferred, assigned, substituted in any way, except at the sole discretion of the Sponsor. Any unused, unclaimed or declined portion of a Prize will be forfeited, has no cash value and the Sponsor shall have no obligation to provide either an alternative or value-in-kind. The Sponsor reserves the right, in their sole discretion, to substitute a prize of equal or greater value if a Prize (or any portion thereof) cannot be awarded for any reason. In no event will the Sponsor be responsible or liable for more than the stated prizes described in these Contest Rules.

7. RELEASE AND INDEMNIFICATION BY ENTRANT. By entering the Contest and agreeing to the terms and conditions of these Rules, each Entrant agrees and confirms his or her (i) eligibility to enter the Contest and compliance with these Contest Rules; (ii) acceptance of the Prize as offered; (iii) releases and holds harmless of each of the Sponsor and any Prize Supplier and their

respective parent companies, subsidiaries, affiliates and/or related companies and each of their employees, directors, officers, suppliers, agents, sponsors, administrators, licensees, representatives, advertising, media buying and promotional agencies (collectively, the "Releasees") from any and all liability for any loss, harm, damages, cost or expense arising out of participation in the Contest, participation in any Contest-related activity or the acceptance, use, or misuse of any Prize, including but not limited to costs, injuries, losses related to personal injuries, death, damage to, loss or destruction of property, rights of publicity or privacy, defamation, or portrayal in a false light, or from any and all claims of third parties arising therefrom; and (iv) grants to the Sponsor of the unrestricted right, in the Sponsor's sole discretion, to produce, reproduce, display, publish, convert, post, serve, broadcast, communicate by telecommunication, exhibit, distribute, adapt and otherwise use or re-use a Entrant's/Winner's name, statements, image, likeness, voice and biography, in any and all media now known or hereafter devised, in connection with the Contest and the promotion and exploitation thereof. Entrants further agree to release and hold the Releasees harmless from any and all liability for any injuries, loss or damage of any kind to the Entrant or any other person, including personal injury, death, or property damage, resulting in whole or in part, directly or indirectly, from: (a) their participation in the Contest or any Contest-related activity; (b) the acceptance, use, or misuse of any Prize; or (c) any breach of the Contest Rules. Each Entrant agrees to fully indemnify Releasees from any and all claims by third parties relating to the Entrant's participation in the Contest, without limitation.

8. LIMITATION OF LIABILITY. The Sponsor assumes no responsibility or liability for lost, late, unintelligible/illegible, falsified, damaged, misdirected or incomplete entries, notifications, responses, replies or any Release, or for any telephone, hardware or technical malfunctions that may occur, including but not limited to malfunctions, that may affect the transmission or non-transmission of an entry, performance of the scratch and win game, or otherwise affect an Entrant's ability to participate in the Contest or be awarded or to claim a prize. The Sponsor is not responsible for any incorrect or inaccurate information, whether caused by any of the equipment, technologies, or programming associated with or utilized in the Contest or by any technical or human error which may occur in the administration or operation of the Contest. The Sponsor assumes no responsibility for any error, omission, interruption, deletion, defect, delay in operation or transmission, communications line failure, theft or destruction or unauthorized access to, or alteration of, entries or claiming or redeeming of prizes. The Sponsor assumes no responsibility or liability in the event that the Contest cannot be conducted as planned for any reason, including those reasons beyond the control of the Sponsor, such as tampering, unauthorized intervention, fraud, technical failures, or corruption of the administration, security, fairness, integrity or proper conduct of this Contest. For certainty, the Sponsor shall not be responsible for any malfunction, defect tampering, in the operation of the digital scratch and win game. Sponsor, in its sole discretion, may elect to provide an Entrant, subject to availability of Scratch and Win games, the opportunity to play another Scratch and Win game as a replacement for any irregular play.

9. CONDUCT. By participating in the Contest, each Entrant is deemed to have executed and agrees to be bound by the Contest Rules, which will be posted at

<https://cashinmortgages.ca/cashins-golden-key-to-be-mortgage-free/> during the Contest Period. Each Entrant further agrees to be bound by the decisions of the Sponsor, which shall be final and binding in all respects. The Sponsor reserve the right, in their sole discretion, to disqualify any Entrant found to be: (a) violating the Contest Rules; (b) tampering or attempting to tamper with the entry process, redemption of a prize or other operation of the Contest; (c) violating the terms of service, conditions of use and/or general rules or guidelines of any Sponsor's property or service; and/or (d) acting in an unsportsmanlike or disruptive manner, or with intent to annoy, abuse, threaten or harass the Sponsor or any other person. **CAUTION: ANY ATTEMPT TO DELIBERATELY UNDERMINE THE LEGITIMATE OPERATION OF THE CONTEST MAY BE A VIOLATION OF CRIMINAL AND CIVIL LAWS. SHOULD SUCH AN ATTEMPT BE MADE, THE SPONSOR RESERVES THE RIGHT TO SEEK REMEDIES AND DAMAGES TO THE FULLEST EXTENT PERMITTED BY LAW, INCLUDING BUT NOT LIMITED TO CRIMINAL PROSECUTION.**

10. PRIVACY / USE OF PERSONAL INFORMATION. By participating in the Contest, each Entrant: (i) grants to the Sponsor the right to use his/her name, address, telephone number and e-mail address (collectively the "Personal Information") for the purpose of administering the Contest, including but not limited to contacting and announcing a Winner and coordinating the provision of the Prizes; (ii) grants to the Sponsor the right to use his/her Personal Information for publicity and promotional purposes relating to the Contest in any and all media now known or hereafter devised, without further compensation unless prohibited by law; and (iii) acknowledges that the Sponsor may disclose his/her Personal Information to third-party agents and service providers of the Sponsor in connection with any of the activities listed in (i) and (ii) above.

The Sponsor will use the Entrant's Personal Information only for identified purposes, and protect the Entrant's Personal Information in a manner that is consistent with the Sponsor's Privacy Policy located at insert https://cashinmortgages.ca/privacy_policy.

11. INTELLECTUAL PROPERTY. All intellectual property, including but not limited to trademarks, trade names, logos, designs, promotional materials, web pages, source code, drawings, illustrations, slogans and representations is owned or controlled by the Sponsor and/or its affiliates or related companies. All rights are reserved. Unauthorized copying or use of any copyrighted material or intellectual property without the express written consent of its owner is strictly prohibited.

12. TERMINATION. The Sponsor reserves the right, in its sole discretion, to terminate the Contest, in whole or in part, and/or modify, amend or suspend the Contest, and/or the Contest Rules in any way, at any time, for any reason without prior notice.

13. LAW. These are the official Contest Rules. The Contest is subject to applicable federal, provincial and municipal laws and regulations. The Contest Rules are subject to change without notice in order to comply with any applicable federal, provincial and municipal laws or the policy of any other entity having jurisdiction over the Sponsor. All issues and questions concerning the construction, validity, interpretation and enforceability of the Contest Rules or

the rights and obligations as between the Entrant and the Sponsor in connection with the Contest shall be governed by and construed in accordance with the laws of the province of Ontario without giving effect to any choice of law or conflict of law rules or provisions that would cause the application of any other jurisdiction's laws.

14. DISCREPANCY. In the event of any discrepancy or inconsistency between the terms and conditions of the Contest Rules and disclosures or other statements contained in any Contest-related materials, including but not limited to the Contest entry form, or point of sale, television, print or online advertising, the terms and conditions of the Contest Rules shall prevail, govern and control.

15. SOCIAL MEDIA. This Contest is in no way sponsored, endorsed or administered by any social media platforms on which the Contest may have been promoted and/or publicized, including but not limited to Facebook and/or Twitter. Any personal information provided in connection with the Contest is being provided to the Sponsor and any questions, comments or complaints regarding the Contest must be directed to the Sponsor.

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SKILL-TESTING QUESTION: $55 + 125 - 30 =$ _____