



# chfa sweepstakes release of liability and official rules

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## chfa good to be home sweepstakes release and official rules

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By participating in this sweepstakes, organized by Colorado Housing and Finance Authority (CHFA), taking place June 5, 2025, at 8:00am MT through June 30, 2025, at 11:59pm MT, you represent and warrant that you: have read, understand, and agree to this Release and these Official Rules in their entirety; satisfy all of the eligibility requirements as described in the Release and the Official Rules; and agree this Release and these Official Rules are effective and binding upon you and upon your assigns, heirs, representatives, executors, and administrators.

### Release

Colorado Housing and Finance Authority (CHFA) is organizing a Good to be home sweepstakes from June 5, 2025, at 8:00am MT through June 30, 2025, at 11:59pm MT, (the "Sweepstakes"). Participation in the Sweepstakes is limited to CHFA customers (18 years of age or older) residing in Colorado who are current on their CHFA mortgage loan payments and who properly submit a) an essay of 200 words or less describing how owning a home has changed their life with b) a photograph of them and their the home and c) a valid email address (the "Activities"). Directors, officers, and employees of CHFA, its contractors, and its vendors, including immediate family members of such individuals, are not eligible to enter.

You acknowledge that the Activities, no matter how remote, may carry certain risks (the "Risks"). You assume all Risks of participation in the Activities. You have independently reviewed and evaluated the Risks of the Activities and determined to engage in the Activities with full knowledge and acceptance of said Risks. You agree and understand that participation in the Sweepstakes and the Activities is voluntary, and you are under no obligation to participate.

**Liability Release.** In exchange for the opportunity to participate in the Sweepstakes and Activities, you hereby release and hold harmless CHFA and any director, officer, employee, agent, contractor, volunteer, or representative of CHFA from and against any and all claims, actions, demands, liabilities, and damages relating to or arising out of your participation in the Sweepstakes or Activities. This Release of Liability ("Release") includes, without limitation, all injuries, death, or property damage that may occur as a result of participation in the Sweepstakes and/or Activities, and any action, inaction, or negligence of others, whether or not directly connected to the Sweepstakes or Activities, and however caused. You understand and agree that CHFA is not responsible for and has no liability for any use or nonuse of the Sweepstakes entry material(s) ("Entry" or "Entries") including, but not limited to, the Activities and the first name and last initial of the person who participated in the Activities.

**Submission Release.** You understand participation in the Sweepstakes requires you to complete the Activities. **You acknowledge that any submission of your Entry to CHFA is voluntary, and you agree that you will have no claim or cause of action resulting from any failure by CHFA to receive your Entry.** You understand CHFA may publish any materials that you submit in connection with the Sweepstakes or the Activities along with your first name and last initial (collectively "Submission"). You hereby grant CHFA permission to use such Submission (including your first name and last initial) for any purpose, including promotional purposes.

If any portion of this Release is deemed by a court of competent jurisdiction to be invalid, then the remainder of the Release will remain in full force and effect.

### Official Rules

#### NO PURCHASE OR PAYMENT OF ANY KIND IS NECESSARY TO ENTER OR WIN THIS SWEEPSTAKES.

- 1. How to Enter.** This Sweepstakes is sponsored by CHFA. The Sweepstakes will be open from June 5, 2025, at 8:00am MT through June 30, 2025, at 11:59pm MT (the "Sweepstakes Period"). To participate, by June 30, 2025, at 11:59pm MT, participants must submit a completed Entry. A complete Entry must include a) an essay of 200 words or less describing how owning a home has changed their life with b) a photograph of them and their home and c) a valid email address.
- 2. Eligibility.** The following eligibility requirements are referred to in these Official Rules as "Eligibility Requirements." This Sweepstakes is open only to individuals who: (i) have read and understand the release portion of this document; and (ii) have submitted a completed Entry to the Sweepstakes sponsor by June 30, 2025, at 11:59 pm MT. Individual(s) who satisfy the Eligibility Requirements and enter this Sweepstakes are referred to in these Official Rules as "Entrant(s)."
- 3. Consumer Disclosure.** The prize for this Sweepstakes will be one (1) VISA gift card valued at One Thousand and 00/100 U.S. Dollars (\$1000.00) ("Prize").

4. **Prize.** One (1) VISA gift card valued at One Thousand and 00/100 U.S. Dollars (\$1000.00) to be awarded to one (1) Entrant drawn at random from the pool of all Entrants. One (1) Entrant, in total, will be awarded the Prize, out of the total number of Entrants. The odds of winning the Prize depend on the number of Entrants. An Entrant may enter only once during the entire Sweepstakes Period. An Entrant who is selected at random to win the Prize will not be re-entered into later drawings for any Prizes that have not yet been awarded. The winning Sweepstakes Entrant ("Winner") will receive the Prize, subject to the terms hereof. The retail value of the Prize is \$1000.00. **YOU HAVE NOT YET WON A PRIZE.**
5. **Additional Restrictions.** All decisions by CHFA are final. This Sweepstakes is open only to individuals who meet the Eligibility Requirements (as defined in Section 2 "Eligibility" of these Official Rules). This Sweepstakes is subject to these Official Rules and restrictions hereunder. You may reach CHFA, the Sweepstakes sponsor, at: Colorado Housing and Finance Authority, 1981 Blake Street, Denver, Colorado 80202; 800.877.2432 (toll free); TDD/TTY 800.659.2656. The Sweepstakes is void where prohibited.
6. **Winners Selection.** One (1) Winner will be drawn from the pool of Entrants on July 15, 2025, at 1:00pm MT. CHFA will notify the Winner via email on July 16, 2025. CHFA may publicly announce the Winner (using only first names and last initials) on CHFA's website, Facebook page, other online social media platforms, and/or written publications. The Prize may be forfeited and awarded to an alternate Winner if the Winner do not respond within 48 hours after CHFA's attempt(s) to contact such Winners by email at the email addresses provided with their Entry. CHFA and all other Released Parties (defined below) will have no liability for any Sweepstakes-related notification that is lost, intercepted, or not received by a potential Winner for any reason. If at any time a potential Winner is found ineligible due to failure to fully comply with these Official Rules, as determined in CHFA's sole discretion, or declines a Prize for any reason prior to award, such Winner will be disqualified and an alternate Winner may be selected. **CHFA reserves the right, without notice to Entrants, to disqualify Entries that CHFA deems inappropriate, offensive, or otherwise in conflict with CHFA's mission, vision, or values.**
7. **Taxes.** All federal, state, and local taxes, if any, associated with receipt of a Prize will be the sole responsibility of the Winner. Winner may be required to claim the Prize as income under state and/or federal law. Consult with your tax advisor regarding any questions relating to tax consequences of a Prize.
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 Sweepstakes disruptions, injuries, losses, or damages caused directly or indirectly by events beyond CHFA's control. By entering this Sweepstakes, you release the Released Parties from all liability and waive all causes of action related to any claims, costs, injuries, losses, or damages of any kind arising out of or in connection with the Sweepstakes or the Prize. 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.** If anyone brings a claim against any of the Released Parties related to an Entrant's actions including, but not limited to, content or information submitted under this Sweepstakes, the Entrant will indemnify and hold harmless the Released Parties 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 Entrants, CHFA does not control or direct the Entrants' actions and is not responsible for the conduct of, or the content or information transmitted by, any Entrant. Released Parties are not responsible for any offensive, inappropriate, obscene, unlawful, or otherwise objectionable content or information an Entrant may submit or encounter in connection with this Sweepstakes. Colorado law, without regard to its conflict of law provisions, governs any dispute between CHFA and each Entrant, who hereby consents to exclusive venue in state court in the City and County of Denver, Colorado.
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, Attn: CHFA – Good to be home sweepstakes – Official Rules Request, 1981 Blake Street, Denver, Colorado 80202.
11. **Use of Entrants' and Winners' Entries and Privacy Consent and Release.** All submitted Entries will become CHFA's sole property and may be used at any time for purposes related to CHFA's mission, including without limitation, research and strategy, art, publicity, marketing, trade, and promotion of CHFA and its various programs without compensation to Entrants or to anyone else. Entries may be copied and distributed via various media, including video presentations, television, radio, news bulletins, mailings, billboards or signs, brochures, placement on CHFA websites, other electronic delivery or publications, and/or other social media, and use of the Entries will be further subject to the user agreements for those media applications. Entrants waive all rights to inspect or approve the finished product, any accompanying text, or any material in which CHFA may use the Entries. By submitting an Entry, the Entrants relinquish and give CHFA all right, title, and interest in and to the Entries. This consent and release will be binding on the Entrants' assigns, heirs, representatives, executors, and administrators. **Entrants may only revoke this consent in writing and only with respect to future use by CHFA of submitted Entries a reasonable period, but no fewer than 10 days in advance, after CHFA's receipt of written notice of any Entrants' revocation request pursuant to this section. Any such written notice should be mailed to: Colorado Housing and Finance Authority, Attn: CHFA – Good to be home sweepstakes – Official Rules Request, 1981 Blake Street, Denver, Colorado 80202.**

ENTRANTS UNDERSTAND AND AGREE THAT IF THEY WIN THE SWEEPSTAKES, CHFA MAY, BUT IS UNDER NO OBLIGATION TO, ANNOUNCE THAT THEY WON AND PUBLISH, AMONG OTHER ITEMS, THE WINNER'S FIRST NAME AND THE FIRST LETTER OF THEIR LAST NAME. EACH ENTRANT CONSENTS TO CHFA'S USE, AT ANY TIME OF THEIR SUBMISSION AND/OR OF ANY PHOTO(S) TAKEN AS PART OF THIS SWEEPSTAKES.

EACH ENTRANT REPRESENTS AND WARRANTS SUCH ENTRANT'S ENTRY DOES NOT VIOLATE ANY INTELLECTUAL PROPERTY RIGHTS AND THAT THE ENTRANT HAS FULL LEGAL AUTHORITY TO SUBMIT SUCH ENTRY FOR USE BY CHFA AS DESCRIBED HEREIN.

CHFA will use the Submissions in accordance with these Official Rules and CHFA's reasonable discretion; however, CHFA does not warrant or guarantee that any further dissemination of Submission including, but not limited to, the first name and last name initial of the Entrant, will be subject to CHFA's supervision or control, and CHFA will have no responsibility or liability as to any further dissemination or use thereof. 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.

**12. CHFA Privacy Policy.** For purposes of this Sweepstakes, CHFA is collecting the information requested and will retain information collected from Entrants for its own use, including, but not limited to, research, strategy, and marketing purposes. CHFA will not sell information collected from Entrants to third parties. CHFA will retain such information for as long as necessary for the purposes set out herein and to fulfill any related legal obligation. CHFA will use the contact information collected from Entrants to notify the Winner regarding the awarded Prize.

**13. Sponsor.** CHFA, 1981 Blake Street, Denver, Colorado 80202; 800.877.2432 (toll free); TDD/TTY 800.659.2656.

**14. Nondiscrimination.** With respect to its programs, services, activities, and employment practices, CHFA 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.

**NO PURCHASE OR PAYMENT OF ANY KIND IS NECESSARY TO ENTER OR WIN THIS SWEEPSTAKES. For more information about CHFA, please visit [chfainfo.com](http://chfainfo.com).**