



EVERY HOME HAS A STORY...

WHAT'S YOURS?

CONTEST DETAILS

Weddings, the birth of a child, the start date on a dream job; lives and families are unfolding stories, and these are the chapters we mark with anniversaries. This year, WCDA is celebrating 40 years, and we want to celebrate by giving one of our residential borrowers a \$1,000 prize!

We want to hear your story. To enter the drawing for a \$1,000 prize, tell us how home ownership has changed, shaped or influenced your life. You may choose to submit either a written or video entry.

You might want to share, for example:

- *How has homeownership changed your view of the world and your community?*
- *Has homeownership helped you or a family member succeed at work or at school?*
- *Is your home a place of rest and comfort, or a gathering place for friends and family?*
- *Has homeownership improved your health, or helped you pursue a hobby such as gardening?*

HOW TO ENTER



entry information

Please include the following: borrower(s) first and last name, mailing address and phone number.



due date

All entries must be postmarked by June 1, 2015, if sent by mail, or received by 11:59pm MST on June 8, 2015, if sent electronically.



video entry

Entry must be not more than five minutes in length. Please post your video entry to www.YouTube.com and then email WCDA at communications@wyomingcda.com



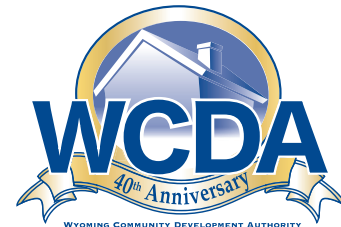
written entry

Entry must be typed and not more than 1,000 words in length. Please send entries by mail to WCDA, Attn: Every Home Has a Story Contest, 155 N. Beech, Casper, WY 82601, or email your entry to communications@wyomingcda.com with a link to your YouTube video.

Contest rules can be found at www.wyomingcda.com/everyhome



EVERY HOME HAS A STORY... WHAT'S YOURS?



Official Contest Rules

Please read these Official Rules before entering the Every Home has a Story... What's Yours? contest (the "Contest"), which is sponsored by Wyoming Community Development Authority ("WCDA"). By participating in this Contest, you agree to be bound by these Official Rules and represent that you satisfy all of the eligibility requirements as described in these Official Rules.

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

1. Contest description

WCDA is sponsoring this Contest as part of its 40th Anniversary celebration and is giving one of our residential borrowers a \$1,000 prize.

2. Eligibility

The Contest is open only to individuals who have a first-lien, single-family mortgage loan with WCDA for a home that serves as the borrower's primary residence, and who are current on their mortgage payments in accordance with the terms of their WCDA loan. Entries received from delinquent borrowers will be disqualified. Business entities are not eligible to participate in the Contest. Directors, officers, contractors, developers, vendors, and employees of WCDA, including their immediate family members, 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 completed and received by WCDA in the format and time frame outlined in these Official Rules.

3. Promotion period

The Contest starts at 12:00am MST on May 1, 2015, and ends at 11:59pm MST on June 8, 2015 (the "Contest Period"). All entries must be postmarked by June 8, 2015, if sent by mail, or received by 11:59pm MST on June 8, 2015, if sent electronically. Please follow the instructions in the How to Enter section in these Official Rules to ensure that your entry is received and processed appropriately.

4. Prize

One winner will receive the following prize: \$1,000 (the "Prize"). The amount of the Prize will be \$1,000.00. No substitutions or exchanges of the Prize, including for cash, will be permitted.

5. Consumer disclosure

NO PURCHASE OR PAYMENT OF ANY KIND IS NECESSARY TO ENTER THE CONTEST OR WIN THE PRIZE. The Contest winner will receive \$1,000. There will be one winner out of approximately 30,000 Contest notices sent. YOU HAVE NOT YET WON. All entries must be postmarked by June 8, 2015, if sent by mail, or received by 11:59pm MST on June 8, 2015, if sent electronically. You may enter the Contest by following the directions in the How to Enter section in these Official Rules. The selection of the winning entry will be made in the sole discretion of WCDA. All decisions by WCDA are final. The Contest is open only to individuals who have a first-lien, single-family mortgage loan with WCDA for a home that serves as the borrower's primary residence, and who are current on their mortgage payments in accordance with the terms of their WCDA loan. Entries received from delinquent borrowers will be disqualified. The Contest winner must agree to be interviewed and featured in

communication pieces related to WCDA's mission, including art, publicity, marketing, trade, and promotion of WCDA and its various programs without compensation to the Contest winner. The Contest is subject to these Official Rules and restrictions apply. You may reach WCDA at: Wyoming Community Development Authority, 155 N. Beech, Casper, WY 82601; 307-265-0603; 307-266-5414 (fax).

6. Taxes

All Federal and State and Local taxes associated with receipt of the Prize shall be the sole responsibility of the Contest winner. WCDA will send the winner an IRS Form 1099-Misc. and the winner may be required to claim the prize as income under state and/or federal law.

7. How to enter

Please read these instructions carefully to learn how to enter the Contest. Send WCDA a written or a video entry telling us how homeownership has shaped or influenced your life story. You might want to share, for example: How has homeownership changed your view of the world and your community? Has homeownership helped you or a family member succeed at work or at school? Is your home a place of rest and comfort, or a gathering place for friends and family? Has homeownership improved your health, or helped you pursue a hobby such as gardening? These are only suggestions. Please use your own experiences and opinions to tell WCDA how homeownership has shaped or influenced your life. You may choose to submit either a written or a video entry. All entries must be postmarked by June 8, 2015, if sent by mail, or received by 11:59pm MST on June 8, 2015, if sent electronically.

Please follow the instructions below to ensure that your entry is received and processed appropriately:

Written Entries

a. Entry must be typed and not more than 1,000 words in length.

b. Please send entries by mail to WCDA, Attn: Every Home Has a Story Contest, 155 N. Beech, Casper, WY 82601, or email your entry to communications@wyomingcda.com

Video Entries

c. Entry must be not more than five minutes in length.

d. Please post your video entry to www.YouTube.com and then email WCDA at communications@wyomingcda.com with a link to your YouTube video.

For both written and video entries, please include the following information with your entry submission: Borrower(s) first and last name, mailing address, and phone number.

8. Winner selection

All Contest entries will be evaluated by a team of judges comprised of WCDA staff members, board members, and representatives from our participating lender network, or Realtor network. 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 WCDA borrower, his or her family, and/or his or her community. The winner will be notified by WCDA via telephone and in writing after June 8, 2015. The winner announcement will also be posted on WCDA's website, www.wyomingcda.com. The Prize may be forfeited and awarded to an alternate winner if WCDA's attempts to contact the winner to advise him or her of having won the Contest are unsuccessful after 10 calendar days, or if the Prize is otherwise not claimed. WCDA reserves the right to disqualify entries deemed inappropriate, offensive, or otherwise in conflict with WCDA's mission and values.

9. Disclaimer and general release

WCDA and its directors, officers, employees, 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 by events beyond the control of WCDA or by non-authorized human intervention. By entering this Contest, you release WCDA and all 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 Prize or delivery, misdelivery, acceptance, possession, 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.

10. Winner list

For information about the winner, visit www.wyomingcda.com after June 8, 2015, or send a stamped, self addressed, envelope after June 8, 2015, to WCDA at: Wyoming Community Development Authority, 155 N. Beech, Casper, WY 82601, Attn: Every Home Has a Story Contest Winner List.

11. Rules request

To obtain a copy of these Official Rules, visit www.wyomingcda.com or send a stamped, self addressed envelope to CHFA at: WCDA at: Wyoming Community Development Authority, 155 N. Beech, Casper, WY 82601, Attn: Every Home Has a Story Contest Official Rules Request.

12. Use of entrants' and winner's entries and privacy consent and release

All entries submitted in connection with the Contest shall become the sole property of WCDA and may be used for purposes related to WCDA's mission, including art, publicity, marketing, trade, and promotion of WCDA and its various programs without compensation to Contest entrants. 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 WCDA websites, other electronic delivery or publications, as well as other social media, such as 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 WCDA may eventually use the submitted entries. By submitting an entry for this Contest, entrants relinquish and give WCDA 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 of submitted entries by WCDA after the date WCDA receives written notice of entrants' or winner's request of revocation of consent pursuant to this section.

WCDA will use the submitted entries in accordance with these Official Rules and with standards of good judgment; however, WCDA does not warrant or guarantee that any further dissemination of submitted entries will be subject to WCDA's supervision or control. By submitting an entry in this Contest, entrants release WCDA and all 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, its publication, or distribution.

The Contest winner must agree to be interviewed and featured in communication pieces related to WCDA's mission, including art, publicity, marketing, trade, and promotion of WCDA and its various programs without compensation to the Contest winner.

13. Sponsor

Wyoming Community Development Authority, 155 N. Beech, Casper, WY 82601; 307-265-0603; 307-266-5414 (fax).