

2025–2026 Crystal Coast House Raffle

Official Rules

This House Raffle Agreement (“Agreement”) sets forth the terms and conditions applicable to the 2025–2026 Crystal Coast House Raffle (the “Raffle”) administered and operated by Crystal Coast Habitat for Humanity, Inc., a North Carolina nonprofit corporation with offices at 5898 Highway 70 West, Newport, NC 28570 (“CCHFH” or “Sponsor”).

BY PURCHASING A RAFFLE TICKET, EACH PARTICIPANT (“ENTRANT”) AGREES TO BE BOUND BY THIS AGREEMENT AND ALL APPLICABLE LAWS. IN THE EVENT OF ANY DISPUTE, A REASONABLE INTERPRETATION OR DETERMINATION BY CRYSTAL COAST HABITAT FOR HUMANITY, INC. REGARDING THE APPLICATION OF THERE TERMS & CONDITIONS IS FINAL AND BINDING IN ALL MATTERS RELATED TO THE RAFFLE.

1. Crystal Coast Habitat for Humanity, Inc. (“CCHFH”) will conduct this 2025-2026 House Raffle (this “Raffle”) under these Official Rules (these “Rules”), commencing on May 31, 2025. The period during which CCHFH will sell Raffle Ticket Entries to Entrants (each as defined below) begins at 12:00:01 AM on May 31, 2025 and ends at 11:59:59 PM on June 12, 2026 (the “Entry Period”). No Raffle Ticket Entries will be sold after the end of the Entry Period. By purchasing a Raffle Ticket Entry, Entrant expressly accepts, and agrees to be bound by these Rules.
2. This Raffle is open only to residents of each of the fifty (50) United States and the District of Columbia who are eighteen (18) years or older at the time of entry (each, an “Entrant”). To enter this Raffle, an Entrant must purchase a raffle ticket for each entry during the Entry Period (each, a “Raffle Ticket Entry”). All ticket reservations must be received and/or purchased by the indicated deadline. Any orders received after these deadlines will be ineligible. Sponsor does not assume responsibility for lost, late, misdirected, or non-delivered mail, email, or any other failure to receive order or deliver receipts prior to the drawing deadlines. All defective or physically altered tickets or entry forms may be disqualified. Each Raffle Ticket Entry costs one hundred dollars (\$100.00). There is no limit on the number of Raffle Ticket Entries an Entrant may purchase. Raffle Ticket Entries may be purchased during the Entry Period electronically online at www.habitatcrystalcoast.org/raffle-house/ or in person at 5898 US HWY 70 Newport, NC 28570. Persons must provide all required information to be eligible to enter and win. Incomplete, illegible, corrupted, or untimely entries are void and will be disqualified. Tickets, prizes, receipts, and any winner’s rights are not transferable. Sponsor reserves the right to reject any ticket reservation request that is submitted with payment that does not constitute “good funds.” A ticket issued in exchange for a check returned for “insufficient funds,” or for a credit card charge that was declined, invalid, stolen, or

unauthorized is void and cannot be a winning ticket. In the case of online Raffle Ticket Entry purchases, neither physical tickets nor ticket "stubs" will be mailed or otherwise sent to the applicable Entrant. Rather, any such online Raffle Ticket Entry purchase will be confirmed via e-mail using the e-mail address provided by the Entrant through the online Raffle Ticket Entry purchase form when purchasing any such Raffle Ticket Entry. Employees, directors, officers and agents (including advertising or promotional agencies) of CCHFH and its affiliates, and any immediate family members and members of the households of any of the foregoing are not eligible to enter or win this Raffle. The phrase "immediate family members" means the spouses, parents, in-laws, grandparents, siblings, children, and grandchildren of the applicable employee, director, officer, or agent. This definition also includes individuals for whom an employee is the current legal guardian and individuals who reside in the same house as employee or immediate family member whether or not they are related. ("Step" relationships are also covered by this definition). The determinations of Sponsor are final and binding with respect to any matter arising out of the interpretation or application of these terms and conditions. A ticket purchased by an ineligible person is void, and cannot be a winning ticket. No refunds will be made to ineligible purchasers, except in Sponsor's sole and absolute discretion. Winning a prize is contingent upon fulfilling all eligibility requirements set forth herein through the raffle drawing. Sponsor reserved the right to verify the eligibility of winners. VOID WHEREVER PROHIBITED OR RESTRICTED BY LAW.

3. The odds of winning this Raffle depend upon the total number of Raffle Ticket Entries sold during the Entry Period. A MAXIMUM OF 6,000 RAFFLE TICKETS WILL BE SOLD UNDER THIS RAFFLE.
4. IF FEWER THAN 2,500 RAFFLE TICKET ENTRIES ARE SOLD BY JANUARY 1, 2026, WHICH IS PRIOR TO THE END OF THE ENTRY PERIOD, CCHFH RESERVES THE RIGHT IN ITS SOLE DISCRETION TO TERMINATE THIS RAFFLE IN ITS ENTIRETY AT SUCH TIME AND NOT BUILD OR AWARD THE PRIZE; IN ANY SUCH CASE, THE TOTAL AMOUNT PAID BY EACH ENTRANT FOR THEIR RESPECTIVE RAFFLE TICKET ENTRIES WILL BE REFUNDED BY CCHFH TO EACH SUCH ENTRANT, AND NO ADDITIONAL RAFFLE TICKET ENTRIES WILL BE SOLD OR AVAILABLE FOR PURCHASE AFTER SUCH DATE.
5. If 2,500 or more Raffle Ticket Entries are sold by January 1, 2026, then on July 3, 2026, CCHFH will conduct a random drawing for the Grand Prize among all eligible Raffle Ticket Entries and pick one (1) winning Raffle Ticket Entry. The "Grand Prize" shall consist of either of the following, awarded at the winning Entrant's election: Option A: a newly constructed house built by CCHFH on a lot in Hubert, North Carolina in Onslow County of CCHFH's choosing, having three (3) bedrooms, two (2) bathrooms, and a two (2) car garage, in addition to a cash amount of \$50,000 intended to cover the federal and state income taxes to be assessed to the winning Entrant as a result of winning and taking possession of the house OR Option B: a one-time payment of \$100,000 in cash (in lieu of Option A) (collectively, the "Grand Prize"). Access to and possession of the house portion of the Prize by the winning Entrant will be restricted until fully and unconditionally accepted by the winning Entrant pursuant to the terms and conditions of these Rules. Complete delivery of the house portion of the Prize will be made to the

winning Entrant at a scheduled real estate closing, which must occur no later than sixty (60) days from the date of the Prize drawing as described above. The written determination of a licensed appraiser obtained by CCHFH will be used to determine the value of the house portion of the Prize for income tax and all other purposes. The winning Entrant hereby expressly agrees to accept the house portion of the Prize “as built,” without any additions or alterations whatsoever.

6. In addition, Sponsor shall conduct four (4) Bonus Drawings throughout the Entry Period, each awarding a \$1,000 cash prize. Bonus Drawing winners remain eligible for the Grand Prize. CCHFH’s decision shall be final and binding in all respects. The date of the raffle drawings are subject to all laws, regulations, and Acts of God that would render the drawing illegal, unreasonable, or impractical. Sponsor will select the name of potential winners of the prizes in a random drawing from all eligible raffle tickets. All tickets have an equal chance to win. The odds of winning a prize depend on the number of valid raffle tickets sold. If fewer tickets are sold, the chances of winning improve. Each prize will be awarded to only one (1) winner. Ticket purchasers need not be present to win. Sponsor will notify each winner in writing by sending a Winner Notification Agreement (“WNA”) by secure electronic communication, FedEx, or certified U.S. mail, return receipt requested, to the email and/or mailing address provided by the purchaser. Each winner must accept the prize, “as is,” by signing the WNA and returning it to Sponsor within ten (10) days after the date the WNA was received by the winner. If a winner cannot be contacted by certified mail or email, fails to accept the prize, or is disqualified for any reason, the prize is forfeited and no substitute or alternative prize will be provided. A forfeited prize may be awarded to an alternate winner selected by random drawing or in accordance with applicable gaming agency regulations.
7. Except for Tennessee residents and where prohibited by law, acceptance of the Prize constitutes the winning Entrant’s permission for CCHFH to use the winning Entrant’s name, photograph, likeness, voice, biographical information, statements and address (city and state) for advertising and/or publicity purposes worldwide and in all forms of media now known or hereafter developed, in perpetuity, without further compensation. Within forty-five (45) days following completion of the paperwork required by law and CCHFH, the house portion of the Prize will be transferred to the winning Entrant, and the cash portion of the Prize will be distributed via a check, and mailed to the winning Entrant, made payable to the winning Entrant. If the winning Entrant is deemed ineligible, the Prize will automatically be forfeited and Sponsor reserves the right to conduct a new random drawing from among eligible Raffle Ticket Entries.
8. The winning Entrant will receive a Form W-2G from CCHFH. CCHFH will not distribute the cash portion of the Prize to the winning Entrant without having received such winning Entrant’s signed IRS Form W-9. The awarding and transfer of the Prize to the winning Entrant is subject to federal tax income tax withholdings at the then-applicable rate in accordance with the requirements of federal laws and regulations.
9. The winning Entrant must sign and return an Affidavit of Eligibility, an IRS Form W-9, a liability/publicity release, and, if applicable, a Waiver and Release of Liability, or the Prize will be forfeited.

10. CCHFH EXPRESSLY DISCLAIMS ANY AND ALL EXPRESS OR IMPLIED WARRANTIES, INCLUDING, WITHOUT LIMITATION, WARRANTIES OF MERCHANTABILITY AND FITNESS FOR A PARTICULAR PURPOSE, REGARDING THE PRIZE.
11. The value of each prize is includible in the winner's gross income and may be subject to reporting by Sponsor to the Internal Revenue Service. Each winner is solely responsible for payment of all federal, state, and/or local income, sales, or use taxes due on account of his or her acceptance of the prize. If the prize is a house, the winner assumes all fees, local, state and federal taxes (including but not limited to income taxes based on the value of the house), financing costs (including, but not limited to, closing costs, title insurance, and transfer tax and fees), and all other costs and expenses relating to or otherwise associated with accepting and winning the Prize which must be paid when the house is transferred to the winner. The winner of the Raffle agrees that the value of the property reported by Sponsor for income tax and other purposes will be based on the written appraisal obtained by Sponsor from a licensed appraiser. Sponsor does not guarantee that a winner who receives a house will be able to sell it for the appraisal value or that the Internal Revenue Service will use that value in its tax calculations. Sponsor takes no responsibility for any tax liabilities. Winners should consult a tax professional.
12. Except where prohibited by law, the winning Entrant, by acceptance of the Prize, hereby expressly agrees to release CCHFH and its affiliates, and each of their respective officers, directors, employees and agents (collectively, the "Sponsor Parties"), from any and all liability for claims, actions or proceedings for injuries or damages sustained in connection with the receipt, ownership or use of the Prize or while traveling to, preparing for or participating in this Raffle or any Prize- related activity. In the event any such claims are allowed, any and all claims, judgments and awards shall be limited to actual out-of-pocket costs incurred, including costs associated with entering this Raffle, but in no event attorneys' and/or experts' fees, and the winning Entrant hereby waives all rights to claim punitive, incidental and consequential damages and any other damages (including, without limitation, attorneys' fees), and any and all rights to have damages multiplied or otherwise increased. Winning Entrant acknowledges that no other party nor any agent or attorney of any other party has made any promise, representation or warranty whatsoever, express or implied, not contained herein concerning the subject matter hereof, to induce the winning Entrant to execute any document, and winning Entrant acknowledges that winning Entrant has not executed any document in reliance on any such promise, representation or warranty not contained herein. Any waiver by CCHFH of any term of any document in a particular instance shall not be a waiver of such term for the future. Winning Entrant agrees that the invalidity or enforceability of any part of any document shall in no way affect the validity or enforceability of any of the remainder of that document. By entering this Raffle, Entrant consents to the laws of North Carolina as the governing laws and to the exclusive jurisdiction of the courts of the state of North Carolina.
13. The Sponsor Parties assume no responsibility or liability for (a) any incorrect or inaccurate entry information, or for any faulty or failed electronic data transmissions; (b)

any unauthorized access to, or theft, destruction or alteration of any Raffle Entry Tickets, or any Raffle Entry Tickets that are lost, stolen, damaged, destroyed, mutilated, or rendered illegible or invalid; (c) any technical malfunction, failure, error, omission, interruption, deletion, defect, delay in operation or communications line failure, regardless of cause, with regard to any equipment, systems, networks, lines, satellites, servers, computers or providers utilized in any aspect of the operation of this Raffle; or (d) inaccessibility or unavailability of the Internet. Each Entrant agrees that the Sponsor Parties (i) shall not be responsible or liable for, and are hereby released from, any and all costs, injuries, losses or damages of any kind, including, without limitation, death and bodily injury, due in whole or in part, directly or indirectly, to participation in this Raffle or any Raffle-related activity, or from such Entrant's (if the winning Entrant) acceptance, receipt, possession and/or use or misuse of the Prize, and (ii) have not made any warranty, representation or guarantee express or implied, in fact or in law, with respect to the Prize, including, without limitation, to the Prize's quality or fitness for a particular purpose.

14. Sponsor shall not be held liable for any delay, disruption, or failure to perform any obligations under this Agreement, including but not limited to conducting the Raffle drawing, awarding or delivering the prize, or scheduling related events, due to causes beyond its reasonable control. Such causes include, without limitation: Acts of God; Extreme weather conditions; Acts of terrorism, war, or civil unrest; Epidemics, pandemics, or public health emergencies (including, but not limited to, government-mandated shutdowns, quarantines, or supply chain disruptions); Power outages, governmental actions or regulations, labor shortages or strikes, or technological failures.
15. Sponsor is not responsible for any damage to or loss of the prize, including the real property or cash award, resulting from any of the above-mentioned events. If the prize, including the house, is materially damaged, destroyed, or rendered uninhabitable prior to transfer of ownership, Sponsor reserves the right, in its sole discretion, to: Repair or restore the property; Substitute a prize of equal or greater value; Postpone or cancel the prize drawing, subject to applicable law.
16. CCHFH reserves the right, at its sole discretion, to disqualify any individual or Entrant who tampers or attempts to tamper with the entry process or the operation of this Raffle, violates these Rules, or acts in an unsportsmanlike or disruptive manner, or with an intent to annoy, abuse, threaten, or harass any other person. Any attempt by any person to deliberately undermine the legitimate operation of this Raffle may be a violation of criminal and civil law and, should any such attempt be made, CCHFH reserves the right to seek damages from any such person to the fullest extent permitted by law. CCHFH reserves the right, at its sole discretion, to cancel, terminate, modify or suspend this Raffle if it is not capable of running as planned, including, but not limited to, infection by computer virus, tampering, unauthorized intervention, fraud, technical failures, or any other problems beyond CCHFH's control. In the event of any dispute regarding this Raffle or these Rules, the decision of CCHFH is final.

17. Personal information collected from Entrants when participating in this Raffle, including when purchasing a Raffle Ticket Entry, is subject to CCHFH's Privacy Policy at www.habitatcrystalcoast.org.
18. This Raffle is and shall be governed and interpreted in accordance with the laws of the State of North Carolina applicable to raffles fully carried out within North Carolina, without regard to such state's or any other jurisdiction's conflicts-of-law Provisions.
19. The sponsor of this Raffle is Crystal Coast Habitat for Humanity, Inc., 5898 Highway 70 West, Newport, North Carolina 28570. The entire net proceeds of this Raffle shall be devoted exclusively to the lawful purposes of CCHFH.
20. For the name of the winner of this Raffle, send a self-addressed, stamped envelope to: Crystal Coast Habitat for Humanity, Inc. 2025-2026 House Raffle, by December 31, 2026.