



Win-A-Condo

Win-A-Condo Essay Contest

Southbridge, MA

The Dream of Home Ownership is further away for many Massachusetts residents than ever before. Prices of homes have soared. Interest rates have gone up from their all-time low a few years ago. The general overall cost of living has increased thanks to inflation and many other factors. Many Massachusetts residents find themselves unable to save the deposits needed to make the down payment required. Others do not have the credit scores required for a mortgage due to high debit from college, even if they have the down payment funds.

Vision Real Estate Investment Group, together with Hello Property Management and The PadMatch Group (Real Estate team in Coldwell Banker Realty – Brookline) are offering one winner the chance to overcome all the obstacles and become a homeowner.

Write a letter and have a chance to win a condo. The entry fee is \$100. Submit an essay no less than 200 words and no more than 350 words, about how winning this contest and winning a condo could change your life.

The Basics:

Entries will be accepted starting June 1st 2025 until August 30th 2025. The winner will be announced on September 15th, 2025.

The Winner

The Sponsors will select 25 finalists from all entries received. Those 25 finalists will then be given to 3 anonymous judges to decide the winner. The 3 judges will be chosen from local non-profit housing organizations, local housing authorities and local charities.

Please refer to the Contest Terms and Conditions for the complete rules.



TERMS & CONDITIONS

Thank you for your interest in the Win-A-Condo Essay Contest (the “Contest”), conducted by Vision Real Estate Investment Group, LLC (“Vision REIG” or “Sponsor”), together with Hello Property Management and The PadMatch Group team with Coldwell Banker Realty. Your Essay and Entry Fee signifies your full and unconditional agreement to the following Terms & Conditions. In the event of any dispute, a reasonable interpretation or determination by Vision REIG regarding the application of these Terms & Conditions is final and binding in all matters related to the Contest.

VOID WHERE PROHIBITED BY LAW AND OUTSIDE THE UNITED STATES

Subject to all applicable federal, state, and local laws, regulations, and ordinances. The number of entries accepted may be closed if the number of entries exceeds 10,000 entries. The Contest will be called off if a minimum of 2,000 entries per unit offered are not received. In the case that the contest is called off, entrants will receive a refund of the \$100 entry fee. There will be 1 winner per unit, with a total of 5 units potentially being offered. The chances of winning are based on the number of entries. The fewer the number of entries, the greater the chance of being selected as the winner.

Eligibility

- To be eligible to enter, you must be at least 21 years old or the age of majority in your jurisdiction of residence, whichever is older as of the date of entry, physically located in the State of Massachusetts and a legal resident of the United States. The following persons, and their employees and immediate family members, are not eligible to enter: Officers, directors, employees of Vision Real Estate Investment Group, LLC, Hello Property Management LLC or members of The PadMatch Group team with Coldwell Banker Realty, and any sponsors of the Win-A-Condo Contest or their parent holding companies. Additionally, the following persons, and their employees and immediate family members, are not eligible to enter:



Builders and subcontractors for Vision REIG or Hello Property Management LLC; and Win-A-Condo Contest Trustee(s), auditors and accountants.

- “Immediate family members” includes the spouse, parents, in-laws, grandparents, great-grandparents, brothers, sisters, children, grandchildren, and great-grandchildren of the employee and his/her spouse. 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.
- An entry by an ineligible person is void and cannot be a winning essay. No refunds will be made to ineligible entries, except in the Sponsor’s sole and absolute discretion.
- The winning a prize is contingent upon fulfilling all eligibility requirements set forth herein through the essay contest. Sponsor reserves the right to verify the eligibility of winners.

Sponsors

Vision Real Estate Investment Group, LLC , together with Hello Property Management LLC and The PadMatch Group team with Coldwell Banker Realty

Entries

- Entries must be submitted on www.Win-A-Condo.com. 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.
- Each essay entry is \$100.00 limited to one (1) per person.
- Each essay entry must be between 200 – 350 words.
- Essay should not contain entrants name nor the names of immediate family members.



- No essay entries using any version of AI or Chat GPT will be accepted. Essays must be in entrants own words. Essays may be checked randomly to verify AI software was not used.
- An essay entry represents an entry to win the opportunity to accept an offer of the stated prize, a one (1) bedroom, one bathroom condo or a two (2) bedroom, two bathroom condo at 14 South St. Southbridge MA 01550. Entrant selects whether they are entering for a 1 bedroom or a 2 bedroom unit at time of submission. The historic property is currently under renovation.
- Delivery date is to be determined, based on completion of the project. Expected project completion date is no later than August 30th 2025. The delivery date may change depending on construction progress. All contest entry fees are final, and no refunds will be paid unless contest is called off due to low participation.
- If there are under 2000 entries per unit the contest will be considered low participation and will result in the contest being called off and all entry fees being refunded.
- Winner's rights are not transferable.
- Sponsor reserves the right to reject any essay entry that is submitted with payment that does not constitute "good funds." An entry paid with an online payment returned for "insufficient funds," or for a credit card charge that was declined, invalid, stolen or unauthorized is void and cannot be a winning essay entry.
- Winner will be responsible for all applicable taxes and property registration fees.
- Winner must demonstrate the financial ability to pay monthly condo association dues, property insurance and property taxes. Winners must obtain property insurance before property transfer.
- All essay entries must be received and/or entry fee paid by the indicated deadline. Any entries received after these deadlines will be ineligible.



Sponsor assumes no responsibility for lost, late, misdirected or non-delivered mail, email or fax messages, or any other failure to receive entries or deliver receipts prior to the drawing deadlines. All defective or physically altered entries may be disqualified.

The Selection

A trustee will receive all essay entries. The trustee will remove identifying details before submitting to the Sponsors. Sponsors will not know who submitted the entry essays.

The Sponsors will review all submitted essays, selecting 25 finalists. The 25 finalists will be submitted to a panel of 3 judges, not affiliated with the Sponsors.

The winning Essay will be selected by a panel of 3 anonymous judges not affiliated with the Sponsor.

Winner will be announced on September 15th, 2025. The date of the winner selection is subject to all laws, regulations and Acts of God that would render the selection illegal, unreasonable or impractical. Sponsor will announce the selected winner of the prize. All essay entries have an equal chance to win. Essay Entrants need not be present at the announcement to win.

Winners

- The odds of winning a prize depends on the number of valid entries. The chances of winning are based on the number of entries received. If fewer entries are received, the chances of winning improve.
- The winning prize will be awarded to only one (1) winner.
- Sponsor will notify the 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 entrant. 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, 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 the panel of judges.

- Acceptance of a prize constitutes permission for Sponsor to use the winner's name, picture, video image, and relevant quotes to promote Vision Real Estate Investment Group, LLC, together with Hello Property Management and The PadMatch Group team with Coldwell Banker Realty and agreement by the winner that the prize will not be sold or transferred to another person or entity for a minimum of two (2) years. Essay contest winner agrees that they intend to utilize the condo as their primary residence for a minimum of two (2) years.
- Winner agrees to adhere to all applicable Condo Rules, regulations and bylaws. Winner is responsible for all Real Estate taxes, Property Taxes and Insurance premiums' as well as any applicable income taxes associated with winning and taking possession of the prize, a 1 bedroom, 500 sqft. condominium valued at approximately \$200,000.00 (estimated value) or a 2 bedroom, 1150 sqft. condominium valued at approximately \$250,000.00 (estimated value). Prize depends on selected option at submission.
- The winner of the contest shall have no rights in or to the prize itself until the winner has been verified as eligible by Sponsor, has timely executed the WNA and returned it to Sponsor, and until transfer of the prize to the winner has been completed. Until that time, as between Sponsor and the winner, each prize remains the sole property of Sponsor.
- In the case of the winner accepting the condominium he/she will take ownership subject to all applicable federal, state, and local land use restrictions, and to any covenants, rules, fees, or other restrictions administered by the homeowners' or condominium association.
- Verification of Winners: ALL WINNERS ARE SUBJECT TO VERIFICATION BY SPONSOR, WHOSE DECISIONS ARE FINAL AND BINDING IN ALL MATTERS RELATED TO THE CONTEST. AN



ENTRANT IS NOT A WINNER OF ANY PRIZE UNLESS AND UNTIL ENTRANT'S ELIGIBILITY HAS BEEN VERIFIED AND ENTRANT HAS BEEN NOTIFIED THAT VERIFICATION IS COMPLETE.

Taxes/Prize restrictions

- Any and all applicable federal, state, and local taxes and all fees and expenses related to acceptance and use of prize not specifically stated herein, including but not limited to, financing charges, change of air travel fees, ground transportation, automobile insurance, meals, incidentals, passenger tariffs or duties, surcharges, service charges or facility charges, personal charges at lodging, security fees and/or other expenses, are the responsibility solely of winner.
- Prize cannot be assigned, transferred, or redeemed for cash within two (2) years at a minimum. Prize cannot be used in conjunction with any other promotion or offer. Up to five (5) condominium units as stated in these Official Rules are available to be won in the Contest.
- 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. The prize being a condominium, the winner assumes all fees, local, state and federal taxes (including but not limited to income taxes based on the value of the property), financing costs (including, but not limited to, closing costs, title insurance, and transfer tax and fees) which must be paid when the condominium is transferred to the winner. The winner agrees that the value of the condominium 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 condominium will be able to sell it for the appraisal value or that the Internal Revenue Service will use that value in its tax calculations.
- With respect to any prize with a value of more than \$5,000, the Internal Revenue Service requires Sponsor to withhold federal income tax at the rate



of 24%, or current rate as established by the IRS, and the winner must pay the amount of tax to be withheld to Vision REIG as a condition of transfer of ownership of the condominium. If applicable, Sponsor may be required to withhold state tax at the current rate as established by the state or commonwealth in which the Contest occurs.

- Sponsor takes no responsibility for any tax liabilities. Winners should consult a tax professional.

Release and Limitation of Liability

Each participant hereby releases and holds Sponsor harmless with respect to any claims related to the Contest. A contest entrant's sole and exclusive remedy for any breach of duty or conduct related to the Contest shall be limited to the return of the purchase price paid for his or her entry fee. In no event shall Sponsor be liable to

any person for any loss or injuries to earnings, profits or goodwill, or for any incidental, special, punitive or, consequential, or other damages of any person or entity whether arising in contract, tort or otherwise, arising out of the Contest, use or ownership of the prize.

General Conditions

If, for any reason, the Contest is subjected to infection by computer virus or bugs, tampering, unauthorized intervention, fraud or suspected fraud, technical failures, or any other causes which call into question the fairness or legality of this Contest, Sponsor may, in its sole discretion, void any suspect entries and (a) cancel or terminate the Contest (or any portion thereof); (b) modify the Contest or suspend the Contest and then resume the Contest in a manner that best conforms to the spirit of these Official Rules; and/or (c) award the prize from among the eligible, non-suspect essays received up to the time of impairment, and all eligible entries received.