

Promotion Name/Type:	Enter for a chance to win \$50K of Debt Relief
Promotion Dates:	June 1, 2023 – September 1, 2023
MRi Job Number:	MCL001
Last Updated:	5/24/23

**Enter for a chance to win \$50K of Debt Relief (“Sweepstakes”)
Official Rules**

NO PURCHASE OR PAYMENT OF ANY KIND NECESSARY TO ENTER OR WIN. A PURCHASE DOES NOT INCREASE CHANCES OF WINNING. INTERNET ACCESS REQUIRED. THIS SWEEPSTAKES IS INTENDED FOR THE UNITED STATES. DO NOT ENTER IF YOU ARE NOT ELIGIBLE OR YOU ARE NOT LOCATED IN THE UNITED STATES AT THE TIME OF ENTRY. VOID IN ALASKA, HAWAII, NEW JERSEY, NEW YORK, NORTH CAROLINA AND WHERE PROHIBITED. SUBJECT TO ALL APPLICABLE FEDERAL, STATE AND LOCAL LAWS AND REGULATIONS.

****Grand Prize Winner must consent to soft credit check to verify Qualifying Debt.****

- 1. ELIGIBILITY:** Open to legal residents of the United States and the District of Columbia (excluding residents of Alaska, Hawaii, New Jersey, New York and North Carolina) who are at least eighteen (18) years of age in their state of residence (or nineteen (19) years of age in AL and NE) with a minimum of \$20,000 in unsecured medical, credit card, and private student loans debt (“Qualifying Debt”) at the time of entry. The following individuals are not eligible to enter or win a prize: individuals with less than \$20,000 in unsecured debt at the time of entry, residents of Alaska, Hawaii, New Jersey, New York or North Carolina, employees, contractors, directors, and officers of McCarthy Law PLC (“Sponsor”), and each of their respective parents, subsidiaries and affiliated companies, and the prize suppliers, web design, advertising, fulfillment, legal, judging, administrative, and agencies involved in the administration, development, fulfillment, and execution of this Sweepstakes (collectively, “Sweepstakes Parties”), and the immediate family members (spouse, parent, child, sibling, grandparent, and spouse or “step” of each) and those living in the same household of each such person (those persons whether related or not who live in the same residence for at least three months during the twelve-month period preceding the start date of the Sweepstakes).
- 2. SWEEPSTAKES PERIOD:** The Sweepstakes period begins 9:00:01 a.m. Pacific Time (“PT”) on Thursday, June 1, 2023, and ends at 11:59:59 p.m. PT on Friday, September 1, 2023 (the “Sweepstakes Period”). The website server is the official clock for this Sweepstakes. The Sweepstakes Period will be divided into three (3) monthly entry periods, as outlined further in the chart below (each, a “Monthly Entry Period”).
- 3. HOW TO ENTER THE SWEEPSTAKES:** During the Sweepstakes Period, eligible entrants with \$20,000 or more in Qualifying Debt may visit the Sweepstakes page at mccarthylaw50kgiveaway.com (the “Sweepstakes Website”) during the Sweepstakes Period and follow the on-screen directions to complete and submit the online registration form. After your initial registration is completed, you will only need to login with your email each subsequent time you visit the Sweepstakes Website. Limit of one (1) entry per person using only one (1) email address per Sweepstakes Period, excluding bonus entries outlined further below. Entries received from any person or email address in excess of the above stated limitation will be deemed void.

Bonus Entries:

After registration, entrants will have the opportunity to follow the instructions on the Sweepstakes Website to earn additional bonus entry into the Sweepstakes for each of the following tasks completed during the Sweepstakes Period:

- Take the Survey (earn 5 bonus entries)
- Watch a Video (earn 1 bonus entry)
- Read a Blog (earn 1 bonus entry)

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- Share a link on Facebook or Twitter (earn 1 bonus entry)

Eligible entrants can receive a maximum of eight (8) bonus entries throughout the Sweepstakes Period.

4. DRAWINGS AND ODDS OF WINNING:

Monthly Prize Drawings: Two (2) potential monthly prize winners for each Monthly Entry Period will be randomly selected in a random drawing from all eligible entries (including bonus entries) received for the corresponding Monthly Entry Period on or about the drawing dates outlined in the chart below. Odds of winning a monthly prize depend on the number of eligible entries and bonus entries received throughout each Monthly Entry Period. Non-winning entries from one Monthly Entry Period drawing will be carried over into subsequent Monthly Entry Period drawings. Drawings will be conducted by Sponsor or a third-party Sweepstakes administrator, whose decisions shall be final and binding on all matters relating to the Sweepstakes.

Monthly Entry Period	Winners Drawn	Drawing Date
June 1 at 9:00 a.m. PT – June 30 at 11:59 p.m. PT	2	July 7, 2023
July 1 12:00 a.m. PT – July 31 at 11:59 p.m. PT	2	August 7, 2023
August 1 12:00 a.m. PT – September 1 at 11:59 p.m. PT	2	September 7, 2023

Grand Prize Drawing

One (1) potential grand prize winner will be selected in a random drawing on or about September 11, 2023, from all eligible entries received throughout the Sweepstakes Period. Odds of winning depend on the number of eligible entries and bonus entries received throughout the Sweepstakes Period. Drawing will be conducted by Sponsor or a third-party Sweepstakes administrator, whose decisions shall be final and binding on all matters relating to the Sweepstakes.

5. PRIZES AND APPROXIMATE RETAIL VALUES (“ARV”):

SIX (6) MONTHLY PRIZES (TWO (2) PER MONTHLY ENTRY PERIOD):

Monthly Prizes (Six) (6) total available/Two (2) awarded per Monthly Entry Period): \$500.00 each, awarded in the form of a check made payable to the winner. ARV of each Monthly Prize: \$500.00.

ONE (1) GRAND PRIZE: a check payable to the winner in an amount of \$50,000. Qualifying Debt must have accrued prior to the start of the Sweepstakes Period to be eligible for prize. ARV of Grand Prize: \$50,000.00.

MAXIMUM TOTAL ARV OF ALL PRIZES: \$53,000.00.

- 6. PRIZE RESTRICTIONS: Limit one (1) Monthly Prize per person.** Prizes are non-transferable and prize substitution is not permitted, except at the sole discretion of the Sponsor. The sponsor reserves the right in its sole discretion to substitute a prize in whole with one of comparable or greater value. All costs and expenses associated with prize acceptance and use not specifically provided herein are the responsibility of each winner.

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- 7. WINNER NOTIFICATION AND PRIZE CLAIM:** Receiving a prize is contingent upon compliance with these Official Rules. The potential Monthly and Grand Prize winners and any alternate potential winners are collectively referred to herein as the “Winner.” Winners are subject to verification, including verification of age.

Monthly winners: Each Monthly Prize winner will be mailed their check to the mailing address that was provided during registration. Monthly Prizes will be mailed within 4-6 weeks after each drawing.

Grand Prize winner: The Sponsor will need to complete a soft credit check on the Winner to confirm their debt status. Determination of exact eligible debt status value will be determined by Sponsor, in their sole discretion. The Winner will be notified via email using the email address supplied during registration. The Winner will have three (3) business days to respond via return email with their acceptance of the Prize. Upon the acceptance, the Winner will be sent Winner documents via a DocuSign email and will be required to verify his/her/their eligibility by completing, signing, and returning an Affidavit of Eligibility/Liability Release, and, where lawful, a Publicity Release, and a completed and signed Federal Form W-9, by email by the date indicated on the documents or Prize may be forfeited and an alternate Winner may be contacted. Failure to provide all required information, and a signature on the documents provided by Sponsor will result in forfeiture of the Winner’s right to claim the Prize. Allow 8 - 10 weeks for delivery of the Prize after verification.

Taxes: The Grand Prize Winner will be solely responsible for any taxes on the prize and will be issued an IRS Form 1099 reporting the value of any prize valued \$600 or over. **As a condition of winning,** potential Grand Prize Winner will be required to complete a W9 Tax Form and will be required to furnish his/her social security number for the sole purpose of preparation of any tax forms as required by law.

- 8. GENERAL CONDITIONS:** INTERNET CAUTION: ANY ATTEMPT BY AN INDIVIDUAL TO DELIBERATELY DAMAGE ANY WEBSITE OR UNDERMINE THE LEGITIMATE OPERATION OF THIS SWEEPSTAKES IS A VIOLATION OF CRIMINAL AND CIVIL LAWS, AND SHOULD SUCH AN ATTEMPT BE MADE, SPONSOR RESERVES THE RIGHT TO SEEK DAMAGES FROM ANY SUCH INDIVIDUAL TO THE FULLEST EXTENT PERMITTED BY LAW INCLUDING CRIMINAL PROSECUTION. If the Sweepstakes is not capable of running as planned for any reason, including without limitation, due to infection by computer virus, bugs, tampering, unauthorized intervention, fraud, technical failures, or any other causes which corrupt or affect the administration, security, fairness, integrity, or proper conduct of the Sweepstakes, Sponsor reserves the right, at its sole discretion, to disqualify any individual who is responsible or who tampers with the entry process, and to cancel, modify, or terminate the Sweepstakes. In the event of cancellation, Sponsor will award the prizes in a random drawing from among all eligible, non-suspect entries received prior to cancellation. In the event that an entry is confirmed to have been erroneously deleted, lost or destroyed, entrant’s sole remedy shall be another entry into the Sweepstakes. If any provision of these Official Rules is held to be invalid or unenforceable, such provision shall be struck, and the remaining provisions shall be enforced.

By participating, entrants agree to Official Rules and the Sponsor’s decisions, which are final and binding in all respects. Information collected online in connection with this Sweepstakes will be governed by Sponsor’s Privacy Policy (available at <https://mccarthylawyer.com/privacy-policy/>)

- 9. LIMITATIONS OF LIABILITY AND RELEASE:** No liability or responsibility is assumed by Sponsor or Sweepstakes Parties (collectively, “Releasees”) resulting from entrants’ participation in, attempt to participate in, or download of any information in connection with participating in, the Sweepstakes. No responsibility or liability is assumed by Releasees for technical problems or technical malfunction,

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including, without limitation, those arising in connection with any of the following occurrences that may affect the operation of the Sweepstakes: hardware or software errors; faulty computer, telephone, cable, satellite, network, electronic, wireless, or Internet connectivity, or other online communication problems; errors or limitations of any Internet service providers, servers, hosts, or providers; garbled, jumbled, or faulty data transmissions; failure of any email transmissions to be sent to or received; lost, late, delayed, or intercepted email transmissions; inaccessibility of the Website in whole or in part for any reason; traffic congestion on the Internet or Website; unauthorized human or non-human intervention in the operation of the Sweepstakes, including without limitation, unauthorized tampering, hacking, theft, virus, bug, worm; or destruction of any aspect of the Sweepstakes. Sponsor is not responsible for any typographical errors in the announcement of the prizes or these Official Rules, or any inaccurate or incorrect data contained on promotional materials or on the Website. Use of the Website is at user's own risk. Releasees are not responsible for any personal injury or property damage or any other losses of any kind that may be sustained to entrant's or any other person's computer equipment resulting from participation in the Sweepstakes, use of the Website, or the download of information from the Website, or any other loss related to participation in the Sweepstakes or receipt or use of any prize, including any travel related thereto. As a condition of entering, entrants agree to release the Releasees from any and all liability, loss, or damage incurred with respect to entrant's participation in the Sweepstakes and the awarding, receipt, possession, and/or use or misuse of any prize.

10. BINDING ARBITRATION: Any controversy or claim arising out of or relating to the Sweepstakes shall be settled by binding arbitration in a location determined by the arbitrator as set forth herein (provided that such location is reasonably convenient for claimant), or at such other location as may be mutually agreed upon by the parties, in accordance with the procedural rules for commercial disputes set forth in the Comprehensive Arbitration Rules and Procedures of JAMS ("JAMS Rules and Procedures") then prevailing, and judgment upon the award rendered by the arbitrator(s) may be entered in any court having jurisdiction thereof. The arbitrator shall be selected pursuant to the JAMS Rules and Procedures. The arbitrator shall apply Arizona law consistent with the Federal Arbitration Act and applicable statutes of limitations and shall honor claims of privilege recognized at law. In the event that the claimant is able to demonstrate that the costs of arbitration will be prohibitive as compared to the costs of litigation, Sponsor will pay as much of the claimant's filing and hearing fees in connection with the arbitration as the arbitrator deems necessary to prevent the arbitration from being cost-prohibitive. If any part of this arbitration provision is deemed to be invalid, unenforceable or illegal (other than that claims will not be arbitrated on a class or representative basis), or otherwise conflicts with the rules and procedures established by JAMS, then the balance of this arbitration provision shall remain in effect and shall be construed in accordance with its terms as if the invalid, unenforceable, illegal or conflicting provision were not contained herein. If, however, the portion that is deemed invalid, unenforceable or illegal is that claims will not be arbitrated on a class or representative basis, then the entirety of this arbitration provision shall be null and void, and neither claimant nor Sponsor shall be entitled to arbitrate their dispute. Upon filing a demand for arbitration, all parties to such arbitration shall have the right of discovery, which discovery shall be completed within sixty days after the demand for arbitration is made, unless further extended by mutual agreement of the parties. **THE ARBITRATION OF DISPUTES PURSUANT TO THIS PARAGRAPH SHALL BE IN THE ENTRANT'S INDIVIDUAL CAPACITY, AND NOT AS A PLAINTIFF OR CLASS MEMBER IN ANY PURPORTED CLASS OR REPRESENTATIVE PROCEEDING. THE ARBITRATOR MAY NOT CONSOLIDATE OR JOIN THE CLAIMS OF OTHER PERSONS OR PARTIES WHO MAY BE SIMILARLY SITUATED. DO NOT ENTER THIS SWEEPSTAKES IF YOU DO NOT AGREE TO HAVE ANY CLAIM OR CONTROVERSY ARBITRATED IN ACCORDANCE WITH THESE OFFICIAL RULES.**

BY PARTICIPATING IN THIS SWEEPSTAKES, EACH ENTRANT AGREES THAT TO THE EXTENT PERMITTED BY APPLICABLE LAW: (1) ANY AND ALL DISPUTES, CLAIMS AND CAUSES OF

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ACTION ARISING OUT OF OR CONNECTED WITH THE SWEEPSTAKES, OR ANY PRIZE AWARDED, WILL BE RESOLVED INDIVIDUALLY THROUGH BINDING ARBITRATION AS SET FORTH ABOVE, WITHOUT RESORT TO ANY FORM OF CLASS ACTION; (2) ANY AND ALL CLAIMS, JUDGMENTS AND AWARDS WILL BE LIMITED TO ACTUAL THIRD-PARTY, OUT-OF-POCKET COSTS INCURRED (IF ANY), BUT IN NO EVENT WILL ATTORNEYS' FEES BE AWARDED OR RECOVERABLE; (3) UNDER NO CIRCUMSTANCES WILL ANY ENTRANT BE PERMITTED TO OBTAIN ANY AWARD FOR, AND ENTRANT HEREBY KNOWINGLY AND EXPRESSLY WAIVES ALL RIGHTS TO SEEK, PUNITIVE, INCIDENTAL, CONSEQUENTIAL OR SPECIAL DAMAGES, LOST PROFITS AND/OR ANY OTHER DAMAGES, OTHER THAN ACTUAL OUT OF POCKET EXPENSES, AND/OR ANY RIGHTS TO HAVE DAMAGES MULTIPLIED OR OTHERWISE INCREASED; AND (4) ENTRANT'S REMEDIES ARE LIMITED TO A CLAIM FOR MONEY DAMAGES (IF ANY) AND ENTRANT IRREVOCABLY WAIVES ANY RIGHT TO SEEK INJUNCTIVE OR EQUITABLE RELIEF. SOME JURISDICTIONS DO NOT ALLOW THE LIMITATIONS OR EXCLUSION OF LIABILITY, SO THE ABOVE MAY NOT APPLY TO EVERY ENTRANT.

- 11. PUBLICITY:** Except in Tennessee, and where prohibited by law, by accepting a prize, Winners grant permission for Sponsor and those acting under its authority to use their name, and address (city and state), photograph, voice and/or likeness, for advertising and/or publicity purposes, in any and all media now known or hereinafter invented without territorial or time limitations and without further notice to and without additional compensation. Winner's information may also be included in a publicly-available Winners' list.
- 12. GOVERNING LAW & JURISDICTION:** All issues and questions concerning the construction, validity, interpretation and enforceability of these Official Rules, your rights and obligations, or the rights and obligations of the Sponsor in connection with the Sweepstakes, shall be governed by, and construed in accordance with, the laws of the Scottsdale, AZ, without giving effect to any choice of law or conflict of law rules thereof, and any matters or proceedings which are not subject to arbitration as set forth in Section 10 of these Official Rules and/or any judgment on an arbitration award shall be resolved exclusively in the federal, state and local courts located in Scottsdale, AZ. Sponsor's failure to enforce any term of these Official Rules shall not constitute a waiver of that or any other provision. If any provision of these Official Rules is held to be invalid or unenforceable, such provision shall be struck, and the remaining provisions shall be enforced.
- 13. WINNERS LIST:** The names of the winners will be posted on mccarthylaw50kgiveaway.com after verification and will be available through October 31, 2023.
- 14. SPONSOR:** McCarthy Law PLC, 4250 N Drinkwater Blvd. Suite 320, Scottsdale, AZ 85251.