

Official Contest Rules

Eligibility:

The contest is open to legal residents of Kansas or Missouri and to legally registered business entities that operate within Missouri and Kansas, who are 18 years or older at the time of entry. Individuals must enter in their personal capacity while business entities will enter in the name of no more than one (1) authorized representative of their choosing who is 18 years or older at the time of entry. If the business fails to appoint an authorized representative within 10 days of drawing, the business will be disqualified from the drawing and a new drawing will be made. The prize winner will be in the name of the authorized representative and not in the business' name. Employees, affiliates, and immediate family members of North Oak Investment LLC are not eligible to participate.

Entry Period:

The contest begins on 3/1/2025 and ends on 5/1/2025 or once the first 20 eligible entries have been received. If 20 eligible entries have not been received by 5/1/2025, then the contest will be extended until 20 entries have been received.

How to Enter:

The first 20 eligible participants who have a loan funded by North Oak Investment, LLC within the entry period will be entered into a random drawing for the prize. No limits on entries (1 entry per loan funded).

Prizes:

One (1) winner will receive a vacation package valued at up to \$8,000. The prize is non-transferable, and no cash or other substitutions are allowed except at the discretion of North Oak Investment LLC. If the vacation package costs less than \$8,000, the difference will not be awarded as cash. The vacation package will consist of a 5-7 night vacation including Flights, Lodging, Meals, and Ground Transportation to and from the destination airport and lodging for 4 persons to a destination in the Caribbean area including but not limited to: Florida Keys, Caribbean Islands, Other destinations in the Caribbean Sea, Gulf of America, Mexico or Central America. Available destinations will be at the final discretion of North Oak Investment, LLC.

Exact destination of the vacation will be arranged with North Oak Investment, LLC, the Grand Prize winner, and Ashley's World Travel LLC. If the vacation expenses exceed \$8,000, all costs over \$8,000 will be the sole responsibility of the winner.

Nineteen (19) second prize winners will receive a gift card to a restaurant within the greater Kansas City area valued at \$100. Selection of the gift card will be made by North Oak Investment LLC.

Taxes On Prize:

The winner is responsible for any applicable federal, state, or local taxes on the prize.

Chances of Winning:

- Grand Prize: 1 in 20 (5%).
- Secondary Prize: 19 in 20 (95%).

Winner Selection & Notification:

The winner will be randomly selected from the first 20 eligible entrants on or about 5/1/2025. North Oak Investment, LLC has the option to extend the eligibility period and drawing date of the contest at its discretion. The winner will be notified via email and/or phone within 7 days of selection. If the winner does not respond within 10 days, an alternate winner may be chosen. The vacation must be arranged within 1 month of being notified of winning. Vacation dates of travel must be fully taken within 6 months of the date of the drawing.

Liability Release:

By entering, participants agree to release and hold harmless North Oak Investment LLC, its affiliates, officers, and employees from any and all liability arising from participation in the contest or acceptance and use of the prize.

Publicity:

By accepting the prize, the winner agrees to allow North Oak Investment LLC to use their name, likeness, and entry for promotional purposes without limitation, in advertising, marketing, and promotional materials in any media now known or later developed without additional compensation, unless prohibited by law.

Force Majeure & Travel Restrictions:

If unforeseen circumstances, including but not limited to natural disasters, pandemics, or government travel restrictions, make the vacation package unavailable, North Oak Investment LLC reserves the right to substitute the prize with one of equal or greater value at its sole discretion. No cash alternatives will be provided.

Winner Confirmation & Documentation:

Potential winners must sign and return an affidavit of eligibility, liability release, and publicity consent (where permitted by law) within 10 days of notification. Failure to comply may result in disqualification and selection of an alternate winner.

General Conditions:

North Oak Investment LLC reserves the right to modify, suspend, or cancel the contest if fraud, technical failures, or other causes beyond its control compromise the integrity of the contest.

Governing Law:

This contest is subject to all applicable laws and regulations of Missouri and is void where prohibited.

Sponsor:

The contest is sponsored by North Oak Investment LLC, located at 9233 Ward Parkway, Suite 220, Kansas City, MO 64114. This promotion is in no way sponsored, endorsed, or administered by any third party unless otherwise specified.