

ROME WITH LOBEL

BUYER CONTEST

This contest will be conducted by North Bay Auto Auction, beginning March 15, 2014 and ending at 12:00 midnight June 14, 2014.

-How to enter-

All buyers of vehicles provided by Lobel Financial and purchased during the contest period through North Bay Auto Auction are eligible to enter. Buyers will receive an entry form after their first purchase as of March 15, 2014.

-Contest-

Buyers will be awarded one (1) point for every dollar spent on Lobel Financial Services' vehicles purchased through North Bay Auto Auction during the contest period. One trip winner will be announced on June 20th, 2014.

All eligible buyers will qualify for the contest once they have purchased a minimum of fifteen (15) Lobel Financial vehicles and been awarded a minimum of 125,000 points for those purchases. (If buyer purchases 15 vehicles, but has less than 125,000 points the buyer will not qualify for the contest. Likewise, if a buyer has a minimum of 125,000 points but has not purchased at least 15 vehicles, the buyer will not qualify for the contest) The qualifying contestant with this highest number of points will and has met the 15 unit minimum will be the selected winner. Weekly tabulations will be sent to all contestants. Points will only be awarded for the actual purchase price. Any DMV fees, inspection fees, and auction fees will not be credited toward points. In the event two (2) or more qualifying contestants have the same number of points, then the contestant who purchased the most vehicles will be selected the winner. In the event there is still a tie, then North Bay Auto Auction shall place the names of the contestants in a hat and randomly select the winner.

North Bay Auto Auction is not responsible for misdirected, lost, incomplete, garbled or delayed transmissions or other errors or problems which may limit or affect a buyer's ability to participate in the contest, whether human, mechanical, typographical, printing, electronic, network or otherwise, relating to or in connection with the contest. Including without limitation, errors which may occur in connection with their administration of the contest, the procession of entry forms and announcement of contest winners or in any contest related materials. In the event of sabotage, acts of god, terrorism or threats

thereof, computer virus or other events or causes beyond North Bay Auto Auctions control, which corrupt the integrity, administration, security or proper operation of the contest, North Bay Auto Auction reserves the right, in its sole discretion to disqualify entrants and /or modify, cancel or suspend the contest. In the event of cancellation, North Bay Auto Auction reserves the right to award prizes from among all eligible, non-suspect entries received prior to the event requiring such cancellation. False or deceptive entries or acts will render the buyer ineligible. All entries become the property of North Bay Auto Auction and will not be acknowledged or returned. Limit one (1) entry per qualifying buyer for the contest period.

-Contest Winner Receives-

Airfare from SFO (San Francisco Intl. Airport) to Rome, Italy for 2, Lodging for 5 nights in Rome Italy, Designated Dinner Celebration In Rome with North Bay Auto Auction and Lobel Financial (location and date TBD)

Winner/Contestant is responsible for all meals (not including the designated celebration dinner) activities, travel insurance and ground transportation

-Limitation on Liability-

North Bay Auto Auction expressly disclaims any responsibility and contest entrants agree to indemnify and hold harmless North Bay Auto Auction from and against any and all claims, actions, demands and or liability for injury, death, damage or loss whatsoever relating to or arising in connection with participating in this contest and or the delivery and or subsequent use of misuse of any of the prizes awarded. Contest winner, by acceptance of any prize agrees to release North Bay Auto Auction or any of its affiliates from any and all liability, claim or actions of any kind whatsoever for injuries, damages or losses to person or property which may be sustained in connection with the receipt, ownership or use of any prize while traveling to and from location to obtain or use any prize.

The terms and conditions of this contest shall be governed by and subject to the laws of the State of California.