PRELIMINARY DRAWS ON: April 3, June 12, July 17 and August 28, 2008 AND FINAL DRAW ON: October 2 and 9, 2008

1. Fondation Maison de Rêves, hereinafter called the “Foundation” has offered 363,000 tickets for sale at a cost of $10 a ticket. Each ticket includes three entry forms, thus giving participants three (3) chances to win one of seventeen (17) prizes described below, with a total value of $1,000,000. Tickets are available at all BMO Bank of Montreal branches in Québec, at partner organizations, and at the “Dream Home”. Ticket sales end on Monday, September 29, 2008, at 8 p.m. for all of Québec, except for the following branches: BMO Bank of Montreal located at 23 Samson Blvd. in Laval, and BMO Bank of Montréal, located at the IGA Extra store, 550 Autoroute 13 (west-bound service road), Ste-Dorothée, Laval, where ticket sales will continue until October 1 at noon (12 p.m.). Note that tickets may only be sold in Québec.

2. To round out the summary conditions on the back of draw tickets, with these Rules, the Foundation also hereby sets out the full conditions for the 2008 draws.

3. The first four (4) draws will be held on April 3, June 12, July 17 and August 28, 2008, respectively. These public draws will be held at 1 p.m. at Carrefour Laval, in Laval. The winners’ names will be announced on the Web site www.maisonderevebmo.com no later than the second day after each draw.

4. Three (3) entries will be drawn at each draw on April 3, June 12, July 17 and August 28, 2008. The persons whose names appear on the entries will win the prize described, according to the following drawing order:

   4.1 The 1st entry drawn on each of the four (4) dates will entitle the winner to the $2,000 cash prize offered by BMO Bank of Montréal. To take possession of the prize, the winner must open a bank account at any branch of BMO Bank of Montréal located in Quebec.

   4.2 The 2nd entry drawn on each of the four dates will entitle the winner to a $1,000 gift certificate from IGA-Sobeys. The gift certificate has no expiry date. It can be transferred but not exchanged for cash. It includes applicable taxes, if any.

   4.3 The 3rd entry drawn on each of the four dates will entitle the winner to 5,000 AIR MILES reward miles, valued at $625. This prize is subject to the AIR MILES Reward Program Terms and Conditions, which are available at https://www.airmiles.ca or by calling 1-888-AIR-MILES (247-6453).

5. Eligibility for the draws held on April 3, June 12, July 17 and August 28, 2008, shall be established as follows:

   5.1 To be eligible for the April 3, 2008 draw, the ticket must have been purchased before March 31 at 9 a.m.

   5.2 To be eligible for the June 12, 2008 draw, the ticket must have been purchased before June 9 at 9 a.m.

   5.3 To be eligible for the July 17, 2008 draw, the ticket must have been purchased before July 14 at 9 a.m.

   5.4 To be eligible for the August 28, 2008 draw, the ticket must have been purchased before August 25 at 9 a.m.

6. The 5th and final draw will be held in 2 stages:

   The 1st stage will take place on October 2, 2008, and the 2nd stage will take place on October 9, 2008. To be eligible for the final draw, the ticket must have been purchased before Monday, September 29, 2008 at 8 p.m. for all of Quebec except for the Maison de Rêves and the BMO Bank of Montreal branches described in article 1, where ticket sales will continue until October 1 at noon.

   The first stage will be held in public on October 2, 2008 at 1 p.m. at Carrefour Laval in Laval:

   In this stage, four (4) entries will be drawn at random to identify four (4) winners. The Foundation will immediately contact the persons whose names have been selected by telephone. The winners’ names will be announced on the Web site www.maisonderevebmo.com no later than the second day after each draw.

   The persons selected on October 2 must be present at the Dream Home Draw, which will be held on October 9, 2008, at 5 p.m. at the “DREAM HOME” project located in the Villas-sur-Rive development in Ste-Dorothée, Laval. If a person whose entry has been drawn at random cannot be at the Dream Home Draw in person, he or she may be represented by a person of their choice.

   The second stage consists of a public draw held on October 9, 2008, at 5 p.m. at the “DREAM HOME”

Each of the four entries drawn on October 2, 2008 will be individually placed in a container. The four containers will be placed in a transparent receptacle, to be mixed again.

6.1 The 1st entry drawn will entitle the winner to two gift certificates valued at $5,000 each, for a total of $10,000. The 1st gift certificate is valued at $5,000, including taxes, at IGA-Sobeys. The gift certificate has no expiry date. It can be transferred but not exchanged for cash. The 2nd gift certificate is also valued at $5,000, at Braut & Martineau. This gift certificate expires on December 31, 2008. It can be transferred but not exchanged for cash. It is only applicable to merchandise in inventory. It includes taxes and shipping or delivery charges, if applicable. The Foundation assumes no responsibility for any other costs that might result from use of the gift certificate, such as: costs of installation, warranty or return of the merchandise due to dissatisfaction.
6.2 The 2nd entry drawn will entitle the winner to a seven (7) day Alaskan cruise for two (2) in a luxury cabin with private balcony, including airfare from the commercial airport closest to the winner’s place of residence in Canada to Vancouver (home port of the cruise ship), valued at $10,000, offered by VISION 2000 INC. The cruise cannot be transferred or exchanged for cash. It is valid solely between November 1, 2008 and October 31, 2009. The cruise includes all meals except for meals at specialized restaurants, and applicable taxes. Tips, alcoholic beverages, excursions ashore usually offered during such cruises, land transportation, transfers and insurance are excluded.

6.2 The 3rd entry drawn will entitle the winner to $10,000 in cash from BMO Bank of Montreal. To take possession of the prize, the winner must open a bank account at any branch of BMO Bank of Montreal located in Quebec.

The 4th and final entry drawn will entitle the winner to the “Dream Home” located in the Villas-sur-Rive development in Ste-Dorothée Borough in Laval, valued at more than $950,000.

The “Dream Home” includes furniture, interior design and landscaping, and, for a period of five (5) years, free property taxes, heating, electricity, telephone, satellite TV and Internet service, to be calculated as follows:

In conjunction with the municipal authorities, Gaz Métropolitain, Hydro-Québec and Bell Canada, the Foundation will proceed to estimate the costs of the various above-mentioned free items. Taking into account these costs over a five (5) year period, the Foundation will pay an anticipated amount, which will be given to the winner on the date he or she takes possession of the “Dream Home” at the notary’s office. The anticipated amount will be determined by BMO Bank of Montreal, which will take into consideration the percentage rates in force for guaranteed investment certificates (for terms of 1, 2, 3 and 4 years), on or about October 9, 2008. The anticipated amount will thus not be negotiable, and the Foundation will not be responsible for any increase in costs due to inflation or any other increase in taxes, tax rates, or any new taxes or tax rates.

This prize is transferable but cannot be exchanged for cash or exchanged. In the event that the winner cannot take possession of the “Dream Home” on his or her own behalf, for any reason whatsoever, the winner shall release the Foundation from any liability arising from the fact that the “Dream Home” is transferred to a third party, who is deemed to have accepted all of the terms stipulated in these “Draw 2008” Rules.

7. The Foundation undertakes to provide the winner of the “Dream Home” with all documentation relating to execution of the effective warranties. The winner shall release the Foundation from all responsibility for execution of the builder guarantees and supplier guarantees for each piece of equipment.

1. A winning ticket may be held by a natural person or legal person (Part I or III of the Companies Act), or by a partnership. It may also be held by one person on behalf of an unincorporated group of persons.

2. In all prize claims, the Foundation will award the prize solely to the person whose name is written on the entry form, or to any other person designated by the aforesaid winner.

3. Each ticket consists of three (3) entry forms. An entry form drawn at random shall not be put back in the drum with the other entry forms. A person who has won a prize in this manner thus has two (2) more chances of winning one of the remaining prizes, if applicable.

4. In the event that someone who is selected to receive a prize proves not to be eligible to participate in the draw, he or she will be disqualified. The Foundation will then approach the Régie des alcools, des courses et des jeux, which will decide how to award the prize. Such a procedure will not affect the awarding of the other prizes.

5. The winner must accept the prize as is. The Foundation will contact each winner within 48 hours following the date of the draw. Each winner shall sign a document certifying that he or she has taken possession of the prize under the conditions herein, and releasing the Foundation, its sponsors and their respective directors, executives, employees, representatives and agents of any liability with respect to any loss, damage, claim, application, action, proceeding, responsibility, cost or obligation of any kind whatsoever that the winner or anyone else may suffer, incur or commit with respect to the draw or prize. Winners must sign an exoneration from liability insofar as permitted by law, including the Act respecting lotteries, publicity contests and amusement machines.

6. Any person selected for a prize authorizes the Foundation and any of its sponsors to use his or her name, photograph, image, voice and/or statements concerning the prize for, as applicable, the Dream Home Draw Special Show or for publicity purposes or any other purpose related to the Foundation’s activities, without compensation.

7. Prizes must be claimed prior to October 30, 2008, at Fondation Maison de Rêves, 333 Riverside Drive, Suite 001, St-Lambert, Quebec, J4P 1A9, Telephone 450 923-2400, ext. 300, fax 450 923-2371. Any winner who has not claimed his or her prize on October 30, 2008 shall be deemed to have waived the prize. The Foundation will then approach the Régie des alcools, des courses et des jeux, which will decide how to award the prize.

8. Random draws shall be conducted in the presence of Samson Bélair / Deloitte & Touche LLP. To participate in this lottery, a contestant must be at least 18 years of age. The Foundation reserves the right to verify the age and identify of any person claiming a prize. Only members of the Foundation’s Board of Directors and their spouses may not participate in the draw.


10. Any conflict shall be submitted to the Régie des alcools, des courses et des jeux, whose decision shall be final.

(December 15, 2007 version)