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To bet on football, tell the sports book writer the bet number of the team you wish to bet and the amount you wish to wager. These procedures are different on the mobile app. The payout, unless stated otherwise, is figured at odds of 10/11. This means that a wager of \$11 would win \$10 and return \$21.

This is called a straight bet. A straight bet is the most common type of football bet.

Point Spread: When betting on football, the team you bet on must "cover the spread." This means the team must win or not lose by a predetermined margin of points.

Bet #	Team	Line
101	Cardinals	
102	Cowboys	-6

Note: The bottom team is always listed as the home team unless otherwise noted.

The point spread is always placed to the immediate right of the team that is favored. If you bet the Cowboys, the Cowboys must win by 7 points for you to win your bet. If you bet the Cardinals, you will win your wager if any of the following happens:

- a. The Cardinals win the game.
- b. The game ends in a tie.
- c. The Cardinals lose the game by 5 points or less.

If the Cowboys win by exactly 6 points, the wager is declared a push and all point spread bets on either team is refunded.

Point spreads change constantly. The listed point spread at the time you make your bet may be different from the point spread when the game starts. The point spread that is listed on your ticket is your official spread. For betting purposes, football results are official after 55 minutes of play for all point spread and total wagers.

Bet #	Team	Line	Total	Money Line
101	Cardinals		40	+200
102	Cowboys	-6		-240

Total: Total points scored in a game. Also called the Over/Under.

You may wager that the total score of the game will be greater or less than the number listed. It makes no difference which team covers the spread. Simply add the final score of each team. The payout, unless stated otherwise, is figured at odds of 10/11. Overtime periods are counted in the final score.

In some cases, bettors have the option to avoid the point spread and simply bet on which team will win. This is called betting on the "Money Line."

Money Line: Odds for a game based on \$1.00. A "minus" (-) preceding the number indicates the team is a favorite. A "plus" (+) preceding the number indicates the team is an underdog. No point spreads are used for Money Line bets. The team that you bet on must simply win the game, with a Money Line bet.

Bet #	Team	Line	Total	Money Line
101	Cardinals		40	+200
102	Cowboys	-6		-240

The Cowboys' odds are -240, meaning a \$24 bet would win \$10 for a return of \$34. The Cardinals' odds are +200, meaning a \$10 bet would win \$20 for a return of \$30.

First-Half/Half-time Wagering: Placing wagers for either the first-half or second half of a game is quite popular. A first-half wager is determined by the half-time score. A second-half wager basically resets the game at 0-0 for betting purposes. Half-time wagers include all play involved in overtime games. Once the first-half has been completed, all wagers on the first half will stand regardless of the length of the remainder of the game. Wagers on the second half will be decided based on points scored in the second half. If the entire second half is not played to its completion, all second-half wagers will be refunded.

Wagering on Quarters: Wagering on any specific quarter will be decided based on points scored in that specific quarter only. All specific quarters must be played to their completion or the wager will be refunded. Fourth quarter wagers do not include overtime periods unless stated otherwise.

Off the Board Parlays (for all sports): These wagers are calculated using true odds payoffs. If you bet four teams off the board and all of them are listed at -110, your payout would be 13.3 for 1, which is more generous than the parlay card payout of 12 for 1.

Football and Basketball Teasers: A wager that improves the point spread, but at reduced odds. We offer 6, 6.5, 7 and 10-point teasers on pro football, 6.5, 7, 7.5 and 10 points teasers in college football. "Teasing" the point spread is done by adding points to an underdog or by subtracting points from a favorite. This increases the probability of winning your bet but decreases the odds of the parlay.

The following table lists the teaser payout odds:

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Teaser Odds						
Pro Football	6 pts.	6 ½ pts.	7 pts.			
College Football	6 ½ pts.	7 pts.	7 ½ pts.			
All Basketball	5 pts.	5 ⅓ pts.	6 pts.			
2 TEAMS	-115	-125	-140			
3 TEAMS	+160	+150	+130			
4 TEAMS	+260	+220	+200			
5 TEAMS	+450	+400	+350			
6 TEAMS	+700	+600	+500			
7 TEAMS	+900	+800	+700			
8 TEAMS	10/1	+900	+800			
9 TEAMS	15/1	12/1	10/1			
10 TEAMS	20/1	15/1	12/1			

10 Point Football Teaser - Ties Lose						
2 TEAMS	-300					
3 TEAMS	-140					
4 TEAMS	Even					
5 TEAMS	+140					
6 TEAMS	+180					

Football Parlay Cards: Combining several teams into a single bet is known as a parlay. Parlay cards are offered at the sports book and can be played for as low as \$1. All teams and/or totals must cover the point spread to win the bet. There are usually several types of parlay cards to choose from every week including a point spread, teaser, super teaser and straight-up (no point spreads) card. The following are the parlay card payout odds:

The Sky Ute Sports Book offers several different parlay cards, each one having different rules. Rules for parlay cards are placed on the back of each card. Read them carefully before wagering. The cards are simple to fill out. Simply darken the boxes, or circles, that apply to the teams you wish to parlay. Then darken the amount you want to bet.

3 teams	6.5 for 1
4 teams	12 for 1
5 teams	22 for 1
6 teams	40 for 1
7 teams	80 for 1
8 teams	165 for 1
9 teams	375 for 1
10 teams	800 for 1

Half-Point Purchases: Half points are offered on games at the sole discretion of the Sports Book management. Half points cost 10 cents, which means that if you buy a half-point, your bet will cost you -120 instead of -110. Buying a half point off, on to or through the betting lines of 3 or 7 in football costs an additional 20 cents in pro football and an additional 15 cents in college football.

Props: Football props, sometimes called propositions, are frequently offered. They offer unique ways of wagering on games or seasonal records. Prop bets are frequently offered on such categories as passing yards, total completions, rushing yards and receiving yards, just to name a few examples. Prop bets are settled by the official league box scores. Many prop bets have qualifications or limitations on the bets. Be sure to read the terms of the props carefully.

Futures: The Sky Ute Sports Book offers bettors the opportunity to wager on the outcome of a season. For example, which team will win the Super Bowl or the Stanley Cup or the National League pennant. This is known as "future book" betting.

As an illustration, let us look at Super Bowl futures. The Sky Ute Sports Book lists each NFL team with corresponding odds to win the Super Bowl. For example, the Broncos may be 5-1, the Texans 12-1, the Browns 100-1, etc. If you place \$10 on the Texans and they go on to win the Super Bowl, you collect \$120 plus your \$10 back for a total payoff of \$130. It does not matter whether your team covers the point spread in the Super Bowl. For the purposes of future book betting, the team must win only the Super Bowl.

Futures Cont.: When you make a future bet, your odds are "locked in." That means if you bet the Texans at 12-1, you will get paid off at 12-1 odds, even if the sports book later adjusts the odds to 6-1, for instance.

The Sky Ute Sports Book offers futures betting on unusual propositions, such as which pro baseball player will hit the most home runs in the regular season. Note that in this type of wager, all bets are action regardless of injuries or other unforeseen events.

Another form of futures betting involves the over/under on the number of games a team will win in the regular season. This type of wager is typically found on pro football, pro baseball, and pro basketball. For example, the over/under on the Red Sox may be 93 wins. If the Red Sox go on to win 94 or more games, the "over" is a winner. If they win 92 or fewer games, the "under" is a winner. If they win exactly 93, the bet is a push and tickets are refunded.



BASEBALL

To bet on baseball, tell the ticket writer the bet number of the team you wish to bet and the amount you wish to wager. These procedures are different on the mobile app.

If your team wins the game, you win. The payout varies according to the odds posted. Baseball odds are shown using a "Money Line."

Money Line: Odds for a game based on \$1. A "minus" (-) preceding the number indicates the team is a favorite. A "plus" (+) preceding the number indicates the team is an underdog.

Bet #	Team	Money Line	Total	Odds	Run Line	Odds
301	Dodgers	+110	7.5	Over -105	+1.5	-180
302	Astros	-120		Under -115	-1.5	+160

Note: The bottom team is always listed as the home team unless otherwise noted.

The Astros' odds are -120, meaning a \$12 bet would win \$10, for a return of \$22. The Dodgers' odds are +110, meaning a \$10 bet would win \$11, for a return of \$21.

Money Lines change constantly. The listed Money Line at the time you make your bet may be different from the Money Line when the game starts. The listed line on your ticket is your official odds. For wagering purposes, the game must go nine innings, or 8 1/2 innings if the home team wins. Home team is leading instead of wins.

Total: Total runs scored in a game. Also called the Over/Under.

You may wager that the total score of the game will be more or less than the number listed. It makes no difference which team wins. Simply add the final scores of each team. The payout, unless stated otherwise, is figured at odds of 10/11 (-110).

Note: When betting a total, the game must go nine innings, or 8 1/2 innings if the home team wins. All runs scored in extra innings count in Over/Under bets.

Baseball Run Lines:

The run line: a point spread of 11/2 (1.5) given to a baseball game.

The favorite must win by 2 runs or more, or the underdog must either:

- a. Win the game.
- b. Must lose by only one run.

The payout varies according to the Money Line odds assigned to each outcome.

BASEBALL

Example:

Bet #	Team	Money Line	Total	Odds	Run Line	Odds
301	Dodgers	+110	7.5	Over -110	+1.5	-180
302	Astros	-120		Under -110	-1.5	+160

The Astros must win by 2 runs; a \$10 bet would win \$16 and return \$26. The Dodgers must lose by 1 run or wine the game; an \$18 bet would win \$10 and return \$28.

Note: The game must go nine innings, or 8 1/2 innings if the home team is leading instead of wins.

See **House Rules** for all official rules concerning baseball. There are additional provisions for rain delays, game suspensions, extra innings, and double headers.

First Five Inning Wagers:

You may wager on the outcome of the first five innings only. There must be five full innings of play for action.

Baseball Parlays:

You may combine several teams into one wager. All teams must win to win the bet.

Baseball parlays are figured out by calculating the payout for the first game, based on the money line, then applying that amount to the next game, and so-forth.

If a game is postponed for any reason, the parlay reduces by one team. The bet is treated as if the postponed game were never included in the parlay.



BASKETBALL

To bet on basketball, tell the ticket writer the bet number of the team you wish to bet and the amount you wish to wager. These procedures are different on the mobile app. The payout, unless stated otherwise, is figured at odds of 10/11. This means that a wager of \$11 would win \$10 and return \$21. This is called a straight bet. For wagering purposes US pro basketball results are official after 43 minutes of play. Collegiate, WNBA, NBA Summer League and European basketball are official after 35 minutes of play.

Point Spread: When betting on basketball, the team you bet on must "cover the spread." This means the team must win or not lose by a predetermined margin of points.

Bet #	Team	Line	Total	Money Line
201	Warriors	-3		-150
202	Sixers		198	+130

Note: The bottom team is always listed as the home team unless otherwise noted.

The point spread is always placed to the immediate right of the team that is favored. In this example, if you bet the Warriors, the Warriors must win by 4 points for you to win your bet. If you bet the Sixers, any of the following will declare you a winner:

- a. The Sixers win the game.
- b. The Sixers lose the game by less than 3 points.

If the Warriors win by exactly 3 points, then the wager is declared a push and all money is refunded to both sides of the bet.

Point spreads change constantly. The listed point spread the time you make your bet may be different from the point spread when the game starts. The point spread that is listed on your ticket is your official spread.

Total: Total points scored in a game. Also called the over/under.

You may wager that the total score of the game will be more or less than the number listed. It makes no difference which team covers the spread. Simply add the final score of each team. The payout, unless stated otherwise, is figured at odds of 10/11 (-110).

Basketball Parlays: More than one team on the same bet.

You may combine several teams into one wager. All teams and/or totals must cover the point spread to win the bet. Basketball parlays are figured out by calculating the payout for the first game, based on the money line, then applying that amount to the next game and so forth.

Any game that results in a push reduces the parlay one team. A two-team parlay would become a straight bet.



HOCKEY

To bet on hockey, tell the ticket writer the bet number of the team you wish to bet and the amount you wish to wager. These procedures are different on the mobile app. If your team covers the goal spread, you win. The payout is based on a "Money Line."

The Goal Line:

When betting on hockey, the team you bet on must "cover the spread." This means the team must win or not lose by a predetermined margin of goals.

Money Line: Odds for a game based on \$1. A "minus" (-) preceding the number indicates the team is a favorite. A "plus" (+) preceding the number indicates the team is an underdog.

Bet #	Team	Money Line	Total	Goal Line	Line
401	Sharks	+180		-160	+1.5
402	Red Wings	-220	5	+140	-1.5

Note: The bottom team is always listed as the home team unless otherwise noted.

Example: The Red Wings are 11/2-goal favorites to win. The Red Wings must win the game by at least two goals to be a winner. If you bet on the Sharks, you win your bet if:

- a. The Sharks win the game.
- b. The Sharks lose the game 1 goal.

Note: The money line is used in conjunction with the point spread. If the Red Wings win by 2 goals, a \$10 bet would win \$14 and return \$24. If the Sharks win, tie, or lose by one goal, a \$16 bet would win \$10 and return \$26.

Also, there are no ties in a shootout.

Straight Up:

You can wager on a team to win straight up. The Red Wings are -220 to win the game meaning you would wager \$22 to win \$10 on Detroit. San Jose is +180 to win outright meaning you would wager \$10 to win \$18.

Total: Total points scored in a game. Also called the Over/Under.

You may wager that the total score of the game will be more or less than the number listed. It makes no difference which team covers the spread. Simply add the final scores of each team. The payout, unless stated otherwise, is figured at odds of 10/11 (-110).

In the event of a shootout, the winner is awarded one goal to determine both the total and the game winner.

Hockey Parlays

You may combine several teams into one wager. All teams must win to win the bet. Hockey parlays are figured out by calculating the payout for the first game, based on the money line, then applying that amount to the next game and so forth.

The most basic form of golf betting involves picking the winner of a tournament. The Sky Ute Sports Book will list Money Lines on several individual golfers along with a field (all others) option, at various odds.

For example, Rory McIlroy may be listed at 2-1, Bubba Watson at 25-1, Tommy Fleetwood at 100-1, etc. If you bet \$10 on Watson at 25-1 and he goes on to win the tournament, you win \$250 plus your \$10 back, for a total payoff of \$260.

Bet	Golfer	Odds
94001	Rory McIlroy	2-1
94002	Bubba Watson	25-1
94003	Tommy Fleetwood	100-1

Matchup Propositions: Another popular form of golf betting involves matchup propositions, in which two golfers are paired against each other in a head-to-head wager with a betting line on each golfer. The golfer with the better (lower) score wins the matchup. If one golfer continues play in the tournament after his opponent misses the cut, the golfer who continues play wins the matchup.

For example, a matchup may pit Watson (-125) against Rickie Fowler (+105). If you bet \$125 on the favored Watson, the payoff would be \$100 plus your \$125 back, for a total of \$225. If you bet \$100 on the underdog Fowler the payoff would be \$105 plus your \$100 back, for a total of \$205.

Bet	Golfer	Money Line
94001	Bubba Watson	-125
94002	Rickie Fowler	+105

Group Propositions: Some matchups pit one (usually very good) golfer against two or more others. For example, McIlroy may be pitted against Bubba Watson, Jason Day, and Jordan Spieth. To determine the winner, the lowest score of the entire group is considered the winner.

In major tournaments, the Sky Ute Sports Book may offer odds on golf propositions, such as the Over/Under on the winning score, the Over/Under on the lowest round by any golfer or the Over/Under on the finishing position by a particular golfer. For example, the Over/Under on McIlroy's finishing position may be 3 1/2. If he finishes first, second or third in the tournament, the "Under" wins; if he finishes fourth or worse, the "Over" tickets win.

Your golfer must tee off in the tournament for "Action" (meaning once he tees off, you will either win or lose your bet). If for some reason he does not tee off, this is usually considered "No Action" and tickets are refunded.

In head-to-head matchup propositions, both golfers must tee off for Action.

AUTO RACING

Individual Race Betting: The structure of betting on auto racing is similar to that of golf. The most basic wager involves picking the winner of a race. Typically, the Sky Ute Sports Book will list several drivers along with a field (all others) option, at various odds.

For example, Denny Hamlin may be listed at 4-1, Joey Logano at 15-1, Kyle Busch at 100-1, etc. If you bet \$10 on Logano 15-1 and he goes on to win the race, you win \$150 plus your \$10 back, for a total payoff of \$160.

Driver	Odds
Denny Hamlin	4-1
Joey Logano	15-1
Kyle Larson	100-1

Driver Matchup Propositions: Auto racing matchup propositions in which two drivers are paired against each other in a head-to-head wager, with a betting line on each driver set by the oddsmaker. The driver with the better finish in the race wins the matchup. (Both drivers must start for action.)

Driver	Money Line
Kevin Harvick	-145
Ryan Newman	+125

A matchup may pit Kevin Harvick (-145) against Ryan Newman (+125). If you bet \$145 on the favored Harvick, the payoff would be \$100 plus your \$145 back, for a total of \$245. If you bet \$100 on the underdog Newman, the payoff would be \$125 plus your \$100 back, for a total of \$225.

The Sky Ute Sports Book may post auto racing propositions such as the Over/Under on the number of cautions in a race, or which car manufacturer (GM, Ford, or Dodge) will win the race.

Betting lines may be found on NASCAR and selected Indy Car races.



SOCCER

Soccer game wagers are official at the end of a full soccer match (90 minutes of regulation play, plus referee stoppage time). Only the initial 90-minute period is considered for soccer wagers.

Soccer games are offered as either two-way (Team A or Team B) or three-way propositions (Team A, Team B or Draw).

Team	Money Line	Spread	Total
Arsenal	-115	- ½ -115	2 ½ Over -100
Chelsea	+310	+ 1/2 -105	2 1/2 Under -120
Draw	+250		

Money Line: In the 3-way example Money Line example listed above, the Arsenal is offered at -115 (wager \$115 to win \$100), Chelsea is +310 (wager \$100 to win \$310), and the Draw is +250 (wager \$100 to win \$250).

Spread: In the 2-way example for the spread, when betting the favorite, your team must cover the spread by winning by more goals than what is listed in the spread. If you bet the Arsenal to win on the spread line, they must win by one goal or more. If you bet on the underdog, Chelsea, they must either win or tie (lose by less than the point spread listed).

Total: In this example, the total (Over/Under) is $2\frac{1}{2}$. You can wager that the score of both teams combined, for the 90-minute regulation play, will be either over $2\frac{1}{2}$ goals or under $2\frac{1}{2}$. Wagering \$100 on the Over will pay back \$100 in winnings. On the Under bet, you would have to bet \$120 to win \$100.

Asian Handicap:

The Asian Handicap is a form of wagering two handicaps.

Team	Asian Handicap
Team A	75
Team B	+.75

Example: Team A is -.5 and -1 goal, while Team B is +.5 and +1 goal. If you are placing a wager on Team A in an Asian Handicap you are placing half of your wager on Team A is at -.5 and half on Team A at -1. If they win by exactly one goal you would win your -.5 wager and push or tie on your -1 wager.

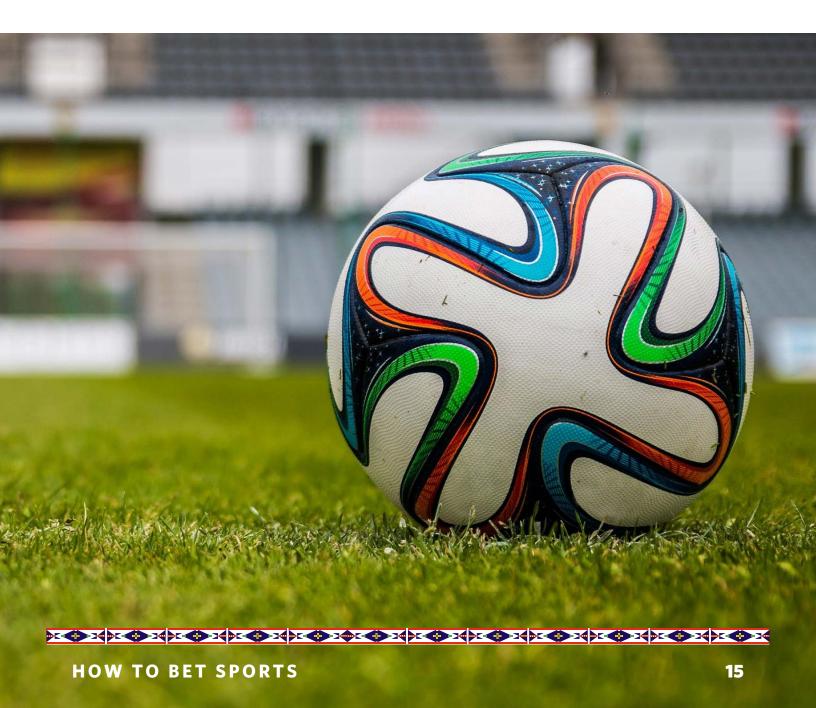
SOCCER

The Asian Handicap can be expressed as either two numbers split (-.5 and -1) or a quarter number. In the example below it would be Team A -.75.

The following is the two display versions of the Asian Handicap:

Example:

- -.25 = pick and -.5
- +.25 = pick and +.5
- -.75 = -.5 and -1
- +.75 = +.5 and +1
- -1.25 = -1 and -1.5
- +1.25 = +1 and +1.5



BOXING/MMA

Money Line: The Money Line is used for boxing and MMA wagers. The minus (-) indicates the favorite and the plus (+) indicates the underdog.

Bet #	Fighter	Total
701	Gennady Golovkin	+130
702	Canelo Alvarez	-150

In this example, Alvarez is the favorite. If you wager \$150, you can win \$100. If you wager \$100 on Golovkin, you will receive \$130 if he wins. If the match ends in a draw, all money will be refunded for bets made on either boxer.

Round Proposition:

There will be round proposition betting for most fights. In the example below, the betting options are whether the fight will go over $10\frac{1}{2}$ rounds or under that total.

Bet #	Rounds	Odds
720	Over 10.5	+140
721	Under 10.5	-160

In this example, you would receive \$140 if you bet \$100 for the fight to go over 10.5 rounds. If you bet that the fight would go under 10.5 rounds, you would have to bet \$160 to win \$100.

There are usually many other prop bets including whether a fight will be decided by KO, a decision, or a draw.



IN-GAME WAGERING

In-game wagering is an exciting option that is available on mobile devices. We offer in-game, also referred to as in-play or in-progress, on many games once the actual contest begins.

Most importantly, you do not have to previously have made a bet on the game to participate in in-game wagering.

Once a game begins, and for a short duration, our mobile app will offer updated point spreads, totals, money lines and propositions that our bookmaking team thinks that best reflect the situation for that moment in time. If you are following the game and momentum, this is your opportunity to exploit betting lines that you think are the best for you at that moment. Once, you confirm an in-game bet, it is "locked down" and is immediately shown on your Pending Wagers screen on your app.

Many serious in-game bettors sometimes make an in-play bet that is the reverse of their pre-game bets! You can make as many in-game bets as you want during a game. You even can reverse your previous in-game bets as you see momentum shifts in the game.

In-game betting options are listed for only a short period of time. They will change periodically and usually during time-outs, as our bookmakers adjust the betting lines. If you see that an in-game betting opportunity disappears from your mobile screen, do not worry because in most cases it will come back shortly.

Most serious bettors find in-game to be the most exciting feature of mobile sports wagering.

BASIC TERMS TO KNOW

Straight Bet: A single wager on an individual game or event that will be determined by a point spread, Money Line or total.

Parlay: A single wager that involves multiple bets or legs on two or more teams or individuals, in which all must win to have a winning ticket. Parlay wagers offer higher payouts than straight bets.

Futures: A wager placed on an event taking place in the future. The most commonly bet future wager is to win the Pro Football, Pro Basketball or Pro Baseball Championship.

Propositions: Proposition bets, or prop bets, are wagers placed on the outcome of events within a game. Example: Which team will score first: Team A or B.

Teaser: A teaser bet is a football or basketball bet that allows a bettor to "buy" points for a more favorable point spread. In football a bettor may adjust the point spread by 6, 6.5, 7, 7.5 or 10 points. In basketball a bettor may adjust the point spread 5, 5.5 and 6 points.

Round Robin: Allows bettors to make multiple parlay wagers at once. For example, a 3-team round robin consists of 4 total bets - three 2-team parlays (Team A+B, Team A+C, Team B+C) and one 3-team parlay (Team A+ Team B+ Team C).

Point Spread: The projected margin of points that the favored team must win by. This is sometimes referred to as the "Line" or "Betting Line." Example: Cowboys -7 vs. Eagles.

Money Line: Odds for a team or individual athlete to win outright, regardless of the point spread.

Example: A -160 money line means that a Bettor must bet \$160 to win \$100. A +120 Money Line means that a \$100 bet will win \$120.

Total: The combined number of points scored in a game by both teams, also known as the Over/Under.