

Cross International & United Faith Mortgage

Disclaimer:

1. **Start Period:** December 1, 2020 until December 31, 2020. Administrator's computer is the official time keeping device for this Event.
2. **Closed Loan:** Any incoming application received from a state where United Faith Mortgage is licensed, in the month of December 2020 which closes and funds will generate a \$39 donation to Cross International, 600 SW Third Street, Suite 2201, Pompano Beach, FL 33060, <http://crossinternational.org/> The offer is open to applications received for United Faith Mortgage from legal residents of the fifty (50) United States (including the District of Columbia) who are eighteen (18) years of age or older as the date of application. Employees of United Faith Mortgage a division of United Mortgage Corp ("Sponsor), and their respective parent companies, affiliates, subsidiaries, franchisees, representatives, consultants, contractors, legal counsel, advertising, public relations, promotional, fulfillment, and marketing agencies, web site providers, web masters, and members of their immediate families (spouses, parents, siblings and children, regardless of where they live) and household members (whether or not related), are not eligible for participation. Sponsor and administrator reserve the right to verify the eligibility of application.
3. **Administrator:** The donation is sponsored by United Faith Mortgage a Division of United Mortgage Corp, 25 Melville Park Road, Suite 100, Melville, NY 11747.
4. **Application:** During the sponsor-specified entry period listed, applicants may either call or go online to submit or complete an application.
5. **General Conditions:** Sponsor reserves the right, in its sole discretion, to disqualify any individual determined to be in violation of these official rules or determined to have acted in an otherwise disruptive or dishonest manner. Sponsor, administrator and their agencies are not responsible for lost, late, incomplete, damaged, stolen or misdirected applications; lost, interrupted, or unavailable network, server, or other connections, garbled transmissions or miscommunications, telephone transmission problems; computer or software malfunctions or damage to a user's computer equipment (software or hardware); technical failures; or other errors or malfunctions of any kind whether human, mechanical, electronic, or otherwise. Proof of sending or submission of application will not be deemed proof of receipt by sponsor or administrator. Sponsor's or administrator's failure to enforce any term of these official rules shall not constitute a waiver of that provision. The sponsor reserves the right, in its sole discretion, to cancel, modify or suspend the donation program if it is not capable of running as planned, including, but not limited to, infection by computer virus, tampering, unauthorized intervention, fraud, technical failures or any other problems beyond the control of the sponsor.

WARNING: ANY ATTEMPT BY AN ENTRANT OR ANY OTHER INDIVIDUAL TO DELIBERATELY DAMAGE ANY WEB SITE ASSOCIATED WITH THIS GIVE-AWAY OR UNDERMINE THE LEGITIMATE OPERATION OF THE DONATION PROGRAM MAY BE A VIOLATION OF CRIMINAL AND CIVIL LAW, AND, SHOULD SUCH AN ATTEMPT BE MADE, SPONSOR RESERVES THE RIGHT TO PROSECUTE AND SEEK DAMAGES FROM ANY SUCH PERSON TO THE FULLEST EXTENT PERMITTED BY LAW.

6. **Release and Limitations of Liability:** By participating in this donation program, entrant agrees to release, indemnify and hold harmless sponsor, administrator, and each of their affiliates, subsidiaries, representatives, consultants, contractors, legal counsel, advertising, public relations, promotional, fulfillment and marketing agencies, website providers, web masters, and their respective officers, directors, employees, representatives and agents (the "released parties") from any and all liability for any; (i) act, failure to act, delay, or error relating to the transmitting or processing of entries; (ii) lost, stolen, delayed, damaged or misdirected applications or for any failure of the website during the entry period(s), for any problems or technical malfunction of any telephone network or lines, computer on-line systems, servers, access providers, computer equipment, software, failure of any email or entry to be received by sponsor on account of technical problems or traffic congestion on the internet or at any website, or any combination thereof including any injury or damage to an entrant's or any other person's computer related to or resulting from playing or downloading any material in the donation program; (iii) any incorrect or inaccurate information, whether caused by entrant, printing errors or by any of the equipment, hardware, software or programming associated or used with the donation program; (iv) any conditions caused by events beyond the control of the released parties that may

cause the donation program to be disrupted or corrupted; (v) any losses or damages of any kind resulting directly or indirectly from acceptance, use, or misuse of any prize awarded to entrant in the sweepstakes or from entrant's participation in the donation program; (vi) any printing or typographical errors in any materials relating to the donation program; or (vii) any injury or damage to persons or property which may be caused, directly or indirectly, in whole or in part, from entrant's participation in the donation program.

7. **Publicity:** EXCEPT WHERE PROHIBITED BY LAW, APPLICANTS GRANT TO SPONSOR AND ADMINISTRATOR (WHICH GRANT WILL BE CONFIRMED IN WRITING ON REQUEST OF SPONSOR). AND THOSE ACTING PURSUANT TO THEIR AUTHORITY, THE RIGHT AND PERMISSION TO PRINT, PUBLISH, BROADCAST, AND USE, WORLDWIDE IN ANY MEDIA NOW KNOWN OR HEREAFTER DEVELOPED, INCLUDING BUT NOT LIMITED TO THE WORLDWIDE WEB, AT ANY TIME OR TIMES, EACH WINNER'S NAME, PORTRAIT, PICTURE, VOICE, LIKENESS, ENTRY AND BIOGRAPHICAL INFORMATION FOR ADVERTISING, TRADE AND PROMOTIONAL PURPOSES (INCLUDING THE ANNOUNCEMENT OF HIS OR HER NAME ON TELEVISION OR RADIO BROADCAST) WITHOUT ADDITIONAL CONSIDERATION, COMPENSATION, PERMISSION OR NOTIFICATION.
8. **Privacy:** Information submitted to sponsor by any entrant is subject to sponsor's privacy policy located at United Faith Mortgage a division of United Mortgage Corp.
9. **Donations:** Donations may be posted on United Faith Mortgage's Social Media & Website.

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