

“Great Mortgage Giveaway” Promotion

Official Rules:

NO PURCHASE OR PAYMENT OF ANY KIND IS NECESSARY TO ENTER OR WIN. A PURCHASE OR PAYMENT WILL NOT INCREASE YOUR CHANCES OF WINNING.

- 1. Entry Period:** Promotion ends September 5, 2022 at 11:59 pm ET (the “Promotion Period”). Administrator’s computer is the official time keeping device for this Promotion.
- 2. Eligibility:** The Promotion is open to legal residents of the United States (with the exclusion of residents residing in Washington, Massachusetts and New York) who are eighteen (18) years of age or older as the date of entry (“Entrant”). 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 to enter or win a prize. Participation constitutes entrant’s full and unconditional agreement to these official rules and to sponsor’s and/or administrator’s decisions, which are final and binding in all matters related to this promotion. Any right to receive a prize is contingent upon fulfilling all requirements and conditions of these official rules. Sponsor and administrator reserve the right to verify the eligibility of winners.
- 3. Sponsor/Administrator:** The Promotion is sponsored by United Faith Mortgage a Division of United Mortgage Corp, 25 Melville Park Road, Suite 100, Melville, NY 11747.
- 4. How to Enter:** During the sponsor-specified entry period listed, entrants may either call to enter or complete the official promotion form on our website www.unitedfaithmortgage.com, or send to United Faith Mortgage c/o United Mortgage Corp, 25 Melville Park Road, Suite 100, Melville, NY 11747, Attention: “United Faith Mortgage Promotion Entry”
- 5. Limit:** One (1) registration per household during the promotion period. Attempts made by the same individual to submit multiple initial registrations in violation of these official rules by using multiple/different addresses or identities, or any other methods are prohibited and all entries made by such an individual will be disqualified if detected. Use of any automated or computer system to participate is prohibited and will result in disqualification if detected. All entries shall be the property of the sponsor and will not be returned. In the event of a dispute over the identity of an entrant, entry will be deemed submitted by the authorized account holder of the email address associated with the entry. Authorized account holder is defined as the person assigned to an e-mail address by an internet access provider, online service provider or other organizations responsible for assigning email addresses.
- 6. Odds of Winning:** The odds of winning depend on the number of eligible entries received.
- 7. Winner Notification: (ONE winner will be chosen):** Potential winner will be notified by phone/US mail and/or email. If sponsor and/or administrator is unsuccessful in contacting a potential winner, or if the potential winner fails to acknowledge receipt of the notification, within the required time period, potential winner forfeits the prize and an alternate winner will be selected. Potential winners must continue to comply with all terms and conditions of these official rules and winning are contingent upon fulfilling all requirements. In the event that a potential winner is disqualified for any reason, sponsor and/or administrator will award the prize to the alternate winner. Prior to being declared a winner of this prize, entrant (or parent/legal guardian if entrant is deemed a minor in his/her state of residence) may, within three (3) days be required to sign and return and Affidavit of Eligibility/Release of Liability prepared by the sponsor, which, among other things (i) confirms compliance with these official rules; and (ii) confirms the release, representation and warranties and indemnification specified herein. Entrant’s failure to timely return to the release shall result in his/her forfeiture of the prize. All potential winners are subject to verification by sponsor and/or administrator, whose decisions are final and binding in all matters related to the promotion. An entrant is not a winner of a prize unless and until entrant’s eligibility has been verified and entrant has been notified that verification is complete.

8. **Prize:** One winner will be randomly chosen to win One (1) monthly mortgage payment consisting of one (1) month's principal and interest only, awarded in the form of a check in the name of the winner (or parent/legal guardian if winner is deemed a minor in his/her state of residence). Mortgage account holders must provide proof of twelve month's mortgage payment in order to receive that amount. Non-mortgage holding winners' prize will be \$1,000. All federal, state and local taxes associated with the prize are the responsibility of the winner (or parent/legal guardian if winner is deemed a minor), as applicable. Prize cannot exceed \$5,000 per winner.
9. **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 entries; 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 entry 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 promotion 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 and award the applicable prizes per race from among all eligible entries received prior to cancellation, if any.

WARNING: ANY ATTEMPT BY AN ENTRANT OR ANY OTHER INDIVIDUAL TO DELIBERATELY DAMAGE ANY WEB SITE ASSOCIATED WITH THIS PROMOTION OR UNDERMINE THE LEGITIMATE OPERATION OF THE PROMOTION MAY BE A VIOLATION OF CRIMINAL AND CIVILE 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.

10. **Release and Limitations of Liability:** By participating in this promotion, 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 entries 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 promotion; (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 promotion; (iv) any conditions caused by events beyond the control of the released parties that may cause the promotion 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 promotion or from entrant's participation in the promotion; (vi) any printing or typographical errors in any materials relating to the promotion; 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 promotion or receipt or use or misuse of any prize.
11. **Publicity:** EXCEPT WHERE PROHIBITED BY LAW, WINNERS 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.

12. **Privacy:** By entering this promotion entrant acknowledges his/her understanding that (s)he is providing information to the sponsor. 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. www.unitedfaithmortgage.com
13. **Representations & Warranties:** By entering into this promotion, entrant represents and warrants that: (i) any information supplied by entrant (including personally identifiable information) is accurate; (ii) entrant has the right to provide such information to sponsor and to grant the consents to use such information as provided herein; (iii) use of such information by entrant or by sponsor in the promotion, as described in these official rules or for other promotional purposes will not violate the rights of entrant or any third party; and (vi) that entrant is at least 18 years of age.
14. **Winner:** The winner will be announced on or about September 12, 2022. The winner(s) listing will be available for 30 days and will be posted on United Faith Mortgage's Social Media & Website.

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