

**PLATINUM HOME MORTGAGE “ROARING 20s MONEY MACHINE”**  
**SWEEPSTAKES**  
**OFFICIAL RULES**

NO PURCHASE IS NECESSARY TO ENTER OR WIN. A PURCHASE DOES NOT INCREASE THE CHANCES OF WINNING.

The “ROARING 20s Money Machine” Sweepstakes is a sweepstakes (the “Sweepstakes”) sponsored by Platinum Home Mortgage Corporation (the “Sponsor”). The Sweepstakes will be administered using the Rafflecopter platform developed by Metric Feat, LLC (“Administrator”).

The Sponsor will hold a Sweepstakes under these Official Rules. The Sweepstakes will consist of three separate Entry Periods, each of which will award one winner a prize of TWO THOUSAND TWENTY DOLLARS (\$2,020.00), with the total value of prizes awarded during this Sweepstakes equaling SIX THOUSAND SIXTY DOLLARS (\$6,060.00).

**1. WHO IS ELIGIBLE TO ENTER:** The Sweepstakes is offered and open only to legal residents of the 50 United States and the District of Columbia, except Rhode Island, New York and Florida, who are of the age of majority in their respective state of residence. Proof of age and residency will be required by Sponsor or Administrator in the form of a driver’s license or other valid state or federally issued identification form.

Individuals are not eligible if a member of their immediate family or household (whether or not related) is an employee, officer or director of Platinum Home Mortgage Corporation or Administrator. “Immediate family” means spouses, parents, children, siblings and step-parents/children/siblings, whether or not living at the same residence.

Only individuals may enter this Sweepstakes. Corporations, organizations, trusts or other entities are ineligible to enter this Sweepstakes. For the purposes of these Official Rules, individuals entering or wishing to enter this Sweepstakes will be referred to either as “individuals” or as “Entrants”.

Individuals who are awarded a prize during this Sweepstakes (“Winners”) are ineligible to enter subsequent Entry Periods of this Sweepstakes.

Void where prohibited, taxed or otherwise restricted by law. All federal, state and local laws and regulations apply.

**2. HOW TO ENTER:** Individuals can enter the Sweepstakes once per day, online or by mail. Entries made during each Entry Period shall not be carried over into any subsequent Entry Period. Each entry constitutes the Entrant’s acknowledgement of having read, understood, and consenting to these Official Rules.

Any attempt by an Entrant to obtain more than the allowed number of daily entries will result in all entries received from that Entrant being voided, and the Entrant may be disqualified from future participation in this Sweepstakes. Entrants are prohibited from using an agent or organization to

submit entries on their behalf, and any entries which are not submitted by the individual shall be disqualified. Incomplete, ineligible, illegible or non-compliant entries are void. Sponsor is not responsible for any loss or damage which occurs to entries during delivery, transmission, mailing, or use of Sponsor's website or Administrator's platform.

**A. To Enter Online:** Please complete an entry form on Sponsor's website located at [www.phmc.com/win](http://www.phmc.com/win). The entry form requires Entrants to complete all required fields and acknowledge that they have read and understand these Official Rules. Entrants may complete the entry form once per day during each Entry Period.

After completing the entry form, Entrants will be taken to a page which offers the opportunity to receive bonus entries in exchange for completing certain actions. The number of bonus entries available for completing each action will be specified on this page. Entrants may complete as many of the specified actions as they wish each day, but bonus entries shall only be awarded upon completion of the action Sponsor reserves the right to change the actions and/or number of bonus entries awarded at any time during the Entry Period without notice.

Entries submitted during one of the Entry Periods outlined in these Official Rules will be eligible for the Sweepstakes prize for that respective Entry Period. Entries from one Entry Period shall not carry over into the next Entry Period(s). Usual and customary internet access and usage charges imposed by an entrant's online service provider may apply. If entering via a mobile device, usual and customary phone, internet and/or data rates and charges imposed by an entrant's service provider may apply.

Online entries must be made by the Entrant, and each Entrant must be an individual. Any attempt by an Entrant to obtain more than the allowed number of daily entries by any means or method will result in all entries received within the Entry Period from that Entrant being voided.

By submitting an online entry, Entrants consent to receive Sponsor's Future Marketing Materials.

**B. To Enter By Mail:** Mail entries are limited to one per individual per day during the Entry Period. Entrants must send Sponsor a letter, card, postcard or other mailing with the following information: first and last name, date of birth, address, telephone number, and email address (if any). Mail the entry form to:

PHMC ROARING 20s MONEY MACHINE SWEEPSTAKES  
Attn: Digital Marketing & Brand Development  
2200 Hicks Road, Suite 101  
Rolling Meadows, IL 60008

All mail entries shall be input into the Administrator's platform by Sponsor. Entries shall be deemed received on the business day when they are actually delivered by U.S. Mail or any other mail carrier. Each entry shall be eligible for the Sweepstakes prize for the Entry Period during which it is received. In the event that multiple entries are received by Sponsor on a single day during an Entry Period, the date of the postmark shall be used to determine whether the entries are duplicative or not. Entries which are delivered to Sponsor in an illegible condition may result in inaccurate contact information being input into Administrator's platform, or disqualification.

**3. SWEEPSTAKES ENTRY PERIODS:** The three respective Entry Periods are as follows: (1) the First Entry Period is from 12:00 a.m. CST March 1, 2020 until 11:59 p.m., CST on March 31, 2020; (2) the Second Entry Period is from 12:00 a.m., CST on April 1, 2020, until 11:59 p.m. CST on April 30, 2020; (3) the Third Entry Period is from 12:00 a.m. CST on May 1, 2020, until 11:59 p.m. CST on May 31, 2020. Any entries received outside of the timeframes specified above will be invalid. Administrator's timing clock will be the official time keeper for this Sweepstakes.

**4. PRIZE:** At the end of each Entry Period of this Sweepstakes, Sponsor shall award one prize in the amount of TWO THOUSAND TWENTY DOLLARS (\$2,020.00) to one individual Entrant. The Winner will be a randomly selected Entrant who meets the eligibility requirements above. The Winner must fulfill the requirements listed herein in order to claim the prize. The prize shall be delivered to the Winner in the form of a check which Sponsor shall mail directly to the Winner. The check shall be made payable to the individual Winner, and Sponsor will not honor any request to issue a check payable in any other name or designation. No cash alternatives or substitutions in lieu of the stated prize will be awarded. All taxes are the sole responsibility of the Winner. Sponsor will issue each winner a 1099-MISC tax form in January of the year following payment if required by law at the time of the award. A prize will only be awarded to a Winner if that individual complies with all Official Rules.

**5. DRAWING:** A prize will be awarded by random drawing within five (5) calendar days after the close of each Entry period, which will be managed and operated at Sponsor's corporate office in Rolling Meadows, IL. The Winner for each respective Sweepstakes Entry Period will be selected from all eligible entries received during that Entry Period.

If the prize notification is returned as undeliverable, if the Winner cannot be located, if the Winner does not respond, if the Winner does not claim the prize for any reason, if the Winner is discovered to have violated these Official Rules or if the Winner is otherwise deemed ineligible, an alternative Winner for that Entry Period will be chosen.

Decisions of the Sponsor are final.

**6. PRIZE NOTIFICATION:** Each Winner shall be notified once by phone at the number provided, and once by email, if an address was provided. After notification is made, a Winner shall have three (3) business days to claim the prize or else the Winner's prize may be forfeited. If the prize notification is returned as undeliverable, if the Winner cannot be located, if the Winner does not respond, if the Winner does not claim the prize, if the Winner is discovered to have violated these Official Rules, or if the Winner refuses to claim a prize within the time allotted for any reason, an alternative Winner for that Entry Period will be chosen.

In the event that human error, technological failure, or tampering of any kind causes prize notifications to be communicated, sent, or received by multiple Entrants for any prize, those prize notifications shall be deemed void. Sponsor shall communicate to all affected Entrants that any such notifications are void either by contacting each Entrant individually, or by posting a notice on its Sweepstakes website. No Entrant shall have a right to claim a prize as a result of a void prize notification. Sponsor shall subsequently issue a valid prize notification to the randomly selected winner.

7. **CLAIMING A PRIZE:** Any Entrant who is awarded a prize agrees to cooperate with all requests from Sponsor as they relate to claiming the prize. The Winner may be required to sign an affidavit of eligibility, a legal release of liability and provide tax documentation including any IRS forms necessary (collectively “Prize Claim Documents”) within the time specified by the Sponsor, or that Winner’s prize may be forfeited. The Prize Claim Documents may be scanned and emailed Sponsor at an address designated by Sponsor. The original signed Prize Claim Documents must be returned by mail to the address provided by Sponsor.

Sponsor reserves the right to announce Winners using their first name and state of residence online, and by participating in this Sweepstakes, Entrants consent to such announcement(s). Winners may be asked to consent to an interview for the purpose of inclusion in publicity materials created by Sponsor, but such consent is not required, and shall not be for compensation.

8. **ODDS:** The odds of winning are dependent on number of eligible entries received.

9. **NO PURCHASE NECESSARY:** No purchase is necessary to enter the Sweepstakes. A transaction will not increase an Entrant’s chances of winning

10. **WINNER’S LIST:** After June 15, 2020, you may obtain the names of the prize winners by sending a request with a self-addressed stamped envelope to: PHMC ROARING 20s MONEY MACHINE SWEEPSTAKES, 2200 Hicks Road, Suite 101, Rolling Meadows, IL 60008. Requests received after July 15, 2020 will not be honored.

11. **USE AND RETENTION OF ENTRIES:** Whether submitted online or by mail, all entries become the sole property of Sponsor. Entries will not be acknowledged or returned. Information submitted in an online entry may retained by Sponsor. By submitting an online entry, Entrants consent to receive future promotional or marketing materials from Sponsor.

Sponsor will not retain mail-in entries or the information contained therein after they are input into Administrator’s platform for the sole purpose of participation in this Sweepstakes. All physical materials received as mail-in entries shall be disposed of by secure means. Information obtained from mail-in entries shall not be used for marketing purposes.

12. **SUSPENSION OR TERMINATION OF THE SWEEPSTAKES:** Sponsor reserves the right the suspend, cancel, terminate or modify this Sweepstakes if it cannot be administered or completed as planned for any reason such as tampering, corruption, unauthorized intervention, technical or equipment failures, computer viruses or other events which reasonably impede the operation of this Sweepstakes.

If for any reason, the Internet-related portion of this Sweepstakes is not capable of running as planned, Sponsor reserves the right, in its sole discretion, to terminate or suspend the Sweepstakes or any portion of the Sweepstakes.

In the event that Sponsor believes or has reason to believe that any portion of this Sweepstakes has been compromised, corrupted or impaired, or that any occurrence threatens the administration,

fairness, or operation of this Sweepstakes, Sponsor reserves the right at its sole discretion to suspend, modify or terminate the Sweepstakes or any element thereof. Sponsor reserves the right to disqualify any entries that violate these Official Rules.

**13. VERIFICATION AND DISQUALIFICATION OF ENTRIES AND ENTRANTS:**

Any attempt by an Entrant to obtain more than the allowed number of daily entries will result in all entries received from that Entrant being voided, and at Sponsor's sole and absolute discretion, the Entrant may be disqualified from future participation in this Sweepstakes.

Any suspected use of cheating, fraud, or method of entry which violates these Official Rules, as determined in Sponsor's sole and absolute discretion, will result in all of that Entrant's entries being deemed void. Any attempt to damage or undermine the fair and legitimate operation of this Sweepstakes by an Entrant or any affiliate, family member, associate, or agent of an Entrant will result in disqualification of the Entrant. Should such an attempt be made, Sponsor reserves the right to seek all remedies and damages available to it under the applicable states and federal laws.

Without limiting the foregoing, Sponsor has the right to verify an Entrant or Winner's eligibility and compliance with these Official Rules and, on the basis of its investigation, to disqualify any entry or Entrant at any time during or after the Sweepstakes, and to require immediate prize return if applicable.

**14. LIMITATIONS OF LIABILITY: BY SUBMITTING AN ENTRY, INDIVIDUAL ENTRANTS AGREE TO INDEMNIFY, RELEASE, DISCHARGE AND HOLD HARMLESS THE OFFICERS, DIRECTORS, EMPLOYEES, INDEPENDENT CONTRACTORS, REPRESENTATIVES, ASSIGNS AND AGENTS OF BOTH SPONSOR AND ADMINISTRATOR (COLLECTIVELY "RELEASED PARTIES") FROM AND AGAINST ANY AND ALL ALLEGED OR ACTUAL CLAIMS, CAUSES OF ACTION, DEMANDS, LOSSES, SETTLEMENTS, LIABILITIES AND DAMAGES OF ANY KIND (COLLECTIVELY "CLAIMS") EXISTING NOW OR ARISING IN THE FUTURE AS THEY RELATE EITHER DIRECTLY OR INDIRECTLY TO THE FOLLOWING: (1) THIS SWEEPSTAKES; (2) SPONSOR'S ADMINISTRATION OF THE SWEEPSTAKES; (3) PARTICIPATION OR ATTEMPTED PARTICIPATION BY ANY ENTRANT IN THE SWEEPSTAKES; (4) THE ENTRY FORM; (5) THE USE AND ACCESS BY AN ENTRANT TO SPONSOR'S WEBSITE; (6) THE USE OF ADMINISTRATOR'S PLATFORM; AND (7) ANY ACTIVITY RELATED TO THE AWARD, ACCEPTANCE, USE, OR POSSESSION OF A PRIZE AWARDED IN THIS SWEEPSTAKES. INDIVIDUAL ENTRANTS SHALL INDEMNIFY OR DISCHARGE THE RELEASED PARTIES FOR ALL COSTS AND EXPENSES INCLUDING REASONABLE ATTORNEYS' FEES, COURT COSTS, SETTLEMENT COSTS, SETTLEMENT AMOUNTS, PUNITIVE DAMAGES, CONSEQUENTIAL DAMAGES, OR COURT AWARDED DAMAGES RELATED TO CLAIMS (COLLECTIVELY "COSTS"), WHETHER OR NOT THESE COSTS CAUSED BY THE NEGLIGENCE OF ONE OR MORE OF THE RELEASED PARTIES.**

All information, materials, links or documents available on Sponsor's Sweepstakes website are provided "as is" without warranty of any kind, either express or implied, including but not limited to, the implied warranties of merchantability, fitness for a particular purpose, and non-infringement. Sponsor is not responsible for injury or damage to Entrant's or to any other person's computer or mobile device related to or resulting from participating in this Sweepstakes or from use of the Sweepstakes website, Sponsor's website, or Administrator's platform.

Sponsor is not responsible for any incorrect or inaccurate information, whether caused by site users, tampering, hacking, or by any technology, equipment or programming associated with or utilized in the Sweepstakes, and assumes no responsibility for any error, interruption, deletion, defect, delay in operation, communications failure, theft, destruction to or unauthorized use of the website.

Sponsor shall not be liable to Entrants, Winners or any other person or entity for failure to execute the Sweepstakes or for failure to supply a prize for any reason by Sponsor's reasonable control, whether foreseen or unforeseen. This includes failures caused in part or in whole by any act of God, equipment malfunction, terrorist act, cyber-attack, earthquake, war, fire, flood, explosion, severe weather, embargo, labor dispute, strike, labor shortage, material shortage, transportation interruption of any kind, civil disturbance, economic crisis, or other injurious event. In addition, Sponsor is not liable to any Entrants, Winners, or any other person or entity for the failure to execute the Sweepstakes or supply a prize due to the enactment or enforcement of any rule, order, regulation or restriction imposed by a governmental or quasi-governmental body, or restrictions imposed by any agency of law enforcement with the requisite authority.

Entrants agree not to sue any Released Party or cause them to be sued regarding any matter released or discussed above. A waiver by Sponsor of one or more of any of the terms in these Official Rules does not constitute a waiver of any other provision. If any portion of these Official Rules is ruled to be invalid, illegal, or unenforceable, such portion shall be excluded to the extent that it is invalid, illegal or unenforceable at law, and the remainder of these Official Rules shall remain in full force and effect.

**15. TECHNICAL:** Administrator's timing clock will be the official time keeper for this Sweepstakes.

Neither Sponsor nor Administrator are responsible for lost, late, misdirected, incomplete, unintelligible, illegible, stolen, returned, or undelivered entries, mail or e-mail, or for lost, interrupted or unavailable satellite, network, server, Internet Service Provider (ISP), Website, or other connections availability, accessibility or traffic congestion, or miscommunications, or failed computer, network, telephone, satellite, cable hardware, software or lines, or technical failure, or jumbled, scrambled, delayed, or misdirected transmissions, or computer hardware or software malfunctions, failures or difficulties, incompatibility, or errors of any kind whether human, mechanical, electronic or network, or the incorrect or inaccurate capture of entry or other information, nor for the failure to capture any such information. Persons who are suspected of tampering with or abusing any aspect of the Sweepstakes, Sweepstakes website, Administrator's platform or Sponsor's website, as solely determined by the Sponsor, will be disqualified. Sponsor

may seek costs, damages or any other legal recourse available in connection with any such tampering or abuse.

**16. DISPUTES:** THIS SWEEPSTAKES IS GOVERNED BY THE LAWS OF THE UNITED STATES AND THE STATE OF ILLINOIS WITHOUT RESPECT TO CONFLICT OF LAW DOCTRINES.

In the event of any discrepancy, ambiguity, inconsistency, printing or any other error or miscommunication in any advertising, communications, announcements, Sweepstakes materials and/or any other information relating to this Sweepstakes, these Official Rules shall govern.

Entrants are solely responsible for compliance with all applicable laws, rules and regulations including but not limited to tax and similar reporting obligations imposed by the Federal, state and local authorities. As a condition of participating in this Sweepstakes, Entrants agree that any and all issues and questions concerning the construction, validity, interpretation and enforceability of these Official Rules, Entrant's rights and obligations, or the rights and obligations of the Sponsor or Administrator in connection with the Sweepstakes, and any other disputes that cannot be informally resolved between the parties arising out of or connected with this Sweepstakes or any element thereof shall be resolved individually, *without resort to and waive their rights to claim any form of class action*, exclusively before an arbitration panel located in Chicago, Illinois.

In the event of a dispute regarding entries received from multiple users having the same e-mail account, the authorized subscriber of the e-mail account used to enter at the time of entry will be deemed to be the Entrant. The "authorized account subscriber" is the natural person who is assigned the e-mail address by the Internet Service Provider (ISP), on-line service provider, or other organization responsible for assigning e-mail addresses or phone numbers. If there still remains a dispute, the entry will be deemed to be submitted by the primary individual associated with the account used at time of entry.

**17. PRIVACY POLICY:** For more information about how Sponsor uses personal information collected in connection with this Sweepstakes, please see its privacy policy, located at <http://www.phmc.com/legal.html>

**18. SPONSOR:** Platinum Home Mortgage Corporation, 2200 Hicks Road, Suite 101, Rolling Meadows, IL 60008 NMLS ID# 13589 © 2020 Platinum Home Mortgage Corporation. All rights reserved.

**19. SWEEPSTAKES AFFILIATIONS:** This Sweepstakes is affiliated solely with Sponsor, and administered by Sponsor using Administrator's platform. **It is in no way sponsored, endorsed or administered by, or associated with Facebook, Inc., Twitter Inc., LinkedIn Inc., or any other social media website.**

**20. INQUIRIES:** Any inquiries regarding these Official Rules, the Sweepstakes, or any aspect thereof may be made by calling 1-888-907-4650 between 9:00 a.m. CST and 5:00 p.m. CST.