

“1 MONTH FREE FROM PHMC” SWEEPSTAKES

OFFICIAL RULES

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

The “1 MONTH FREE FROM PHMC” Sweepstakes is a sweepstakes (the “Sweepstakes”) sponsored by Platinum Home Mortgage Corporation (the “Sponsor”). The Sweepstakes will be administered by Velocify, Inc. (“Administrator”).

The Sponsor will hold a Sweepstakes under these official rules, and the Sweepstakes will have a drawing which a winner shall be randomly selected. Sponsor will then pay one of the winner’s mortgage payments up to the amount of THREE THOUSAND DOLLARS (\$3,000.00). As described more fully below, Entrants may be required to submit a copy of the most recent mortgage statement of an active mortgage account and Sponsor shall send the winner a check in the amount of either the amount due on the bill (if applicable) or THREE THOUSAND DOLLARS (\$3,000.00), whichever is less. Entrants are explicitly advised to continue to pay monthly mortgage payments, as refraining to pay your mortgage payments is not part of the Sweepstakes and may have adverse effects on your credit score and business relationships.

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, who are 21 years old and older on the date of entry, and is void where prohibited by law. Proof of age and residency may be required by Sponsor or Administrator in the form of a driver’s license or other valid state or federally issued identification form.

All Entrants except those submitted via Automatic Entry, as described below in Paragraph 2, must have an active mortgage that requires monthly payment. If the winner of the Sweepstakes entered via Automatic Entry and has no active mortgage, Sponsor shall pay a month the Entrant’s housing costs, which shall be established by either A) the Entrant supplying a valid apartment lease stating the Entrant’s monthly rent charges, or B) if the Entrant lives with a family member, he/she may submit the current mortgage statement of his/her family member. If neither of the above conditions applies, Sponsor shall pay the winning entrant the sum of ONE THOUSAND DOLLARS (\$1,000.00).

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

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

2) HOW TO ENTER: You can enter any of the monthly Sweepstakes by one of three ways, by Automatic Entry, online submission, or by mail.

To qualify for Automatic Entry, you must submit a new application for a mortgage with Sponsor and have Sponsor pull your credit during the Sweepstakes Entry Period of December 3, 2018 and January 31, 2019 by noon. Doing so shall automatically enter the applicant for this Sweepstakes.

To enter online, please complete a mortgage application on Sponsor's website at phmc.com/win and submit an electronic copy of your current mortgage bill or statement. The mortgage statement must contain the Entrant's name, email or mailing address, the name of the lender/mortgagee, and amount due. Please feel free to redact any other private information on the bill such as account or payment information, if applicable. Sponsor will not make public the mortgage statement you submit and will safeguard it in a secure environment. The entry form requires you to answer all required fields and acknowledge you have read and understand these Official Rules. All entries must be submitted and received during the Sweepstakes' Entry Period of December 3, 2018 and January 31, 2019 by noon to be eligible for the Sweepstakes' prize. Normal Internet access and usage charges imposed by your online service may apply. If entering via mobile device, normal phone and usage charges imposed by your phone service may apply. Normal phone/usage/subscription access charges imposed by your phone service provider will apply. Standard data rates may apply if entering via mobile device.

To enter by mail, please send us A) a letter or postcard with the following information: your complete name, date of birth, address, cellular telephone number, email address, occupation, level of education, marital status, approximate salary, and please tell us your worst, funniest, or best experience with a mortgage company; and B) a paper copy of a your current mortgage statement. Any fields that are not applicable to a particular entrant should be answered "N/A". The entry should be signed by the entrant, and must be received by Sponsor during the Sweepstakes' Entry Period of 12:00 AM on December 3, 2018 and 12 PM on January 31, 2019 to be eligible for the Sweepstakes' prize. Mail the entry form to:

1 MONTH FREE FROM PHMC SWEEPSTAKES
Attn: Digital Marketing & Brand Development
2200 Hicks Road, Suite 101
Rolling Meadows, IL 60008

WHETHER SUBMITTED AUTOMATICALLY, ONLINE OR MAIL-IN, ALL ENTRIES AND MATERIALS SUBMITTED BECOME THE SOLE PROPERTY OF SPONSOR AND WILL NOT BE ACKNOWLEDGED OR RETURNED. EACH ENTRY CONSTITUTES THE ENTRANT'S ACKNOWLEDGEMENT OF HAVING READ AND UNDERSTOOD THESE OFFICIAL RULES, PERMISSION AND, EXCEPT FOR MAIL-IN ENTRANTS, EACH ENTRY CONSTITUTES THE ENTRANT'S CONSENT TO RECEIVE SPONSOR'S FUTURE MARKETING MATERIALS, AS WELL AS FOR SPONSOR TO USE THE WINNER'S NAME, PHOTOGRAPH, LIKENESS, AND/OR VOICE RECORDINGS FOR PUBLICITY PURPOSES WITHOUT ADDITIONAL COMPENSATION OR PERMISSION, EXCEPT WHERE PROHIBITED BY LAW.

Incomplete, ineligible or non-compliant entries are void. Any suspected use of cheating, illegitimate mortgage statement submission, or any other fraudulent entry methods as determined

in Sponsor's sole and absolute discretion will make voidable all such entries and disqualify any such entrant from the Sweepstakes. Without limiting the foregoing, Sponsor has the right to verify entrants' eligibility and compliance with these Official Rules and, on the basis of its investigation, to disqualify any entry/entrant at any time during or after the Sweepstakes, and to require immediate prize return if applicable. Entrants in Sponsor's sweepstakes and marketing promotions can only win one (1) prize per calendar year.

3) PRIZE: For each Sweepstakes, Sponsor shall award a prize to one winner in the amount of the due amount stated on the mortgage statement the entrant submitted (see above Section 2 for more information on the mortgage statement) up to THREE THOUSAND DOLLARS (\$3,000.00). The prize shall be a check in the amount due stated on the mortgage statement submitted at the time of entry, which Sponsor shall mail directly to the entrant. All entrants are solely responsible for directly paying the vendors of all his/her bills, including the mortgage statement submitted in the Sweepstakes. The winner will be a randomly selected entrant who meet the eligibility requirements above and fulfills the requirements listed herein. 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 miscellaneous income tax form in January of the year following payment. The prizes are non-transferable and non-refundable. The prizes will only be awarded if the winners comply with all Official Rules.

Winners will be notified via Sponsor's website, email, phone and/or mail. After a reasonable number of attempts (as determined by Sponsor or Administrator in their sole discretion), if contact is not made with a winner or if a winner does not claim the prize within a reasonable timeframe (as determined by Sponsor or Administrator in their sole discretion), that winner's prize may be forfeited. If the prize notification is forfeited, returned as undeliverable, or if the winner cannot be located or does not respond within the time allotted, an alternative winner will be chosen and the prize will be awarded.

The winners may be required to sign an affidavit of eligibility and release of publicity/liability ("Affidavit") within the time specified by the Sponsor, or that winner's prize may be forfeited. The Affidavit may be scanned and emailed or faxed to the number provided by the Sponsor. The original signed Affidavit must be returned by mail to the address provided by Sponsor.

Any such individual agrees to cooperate, to confirm eligibility and to help ensure that awarding a prize to any such individual will not bring the Sponsor into public disrepute, contempt, scandal or ridicule or reflect unfavorably on the Sponsor, its brands, products and services, or this Sweepstakes. In the event that technological, equipment, programming, printing, erroneous communications, announcements, human or other error causes more than the stated number of winners/prizes as indicated in these Official Rules, to be communicated, sent as notifications, distributed, claimed or received for any prize, Sponsor reserves the right, at its sole discretion, to award only the stated prize by random drawing among all eligible claimants.

4) SWEEPSTAKES' ENTRY PERIODS: All entries must be received during the Entry Period of 12:00 AM on December 3, 2018 and 12 PM on January 31, 2019. Any entries received after 12 PM on January 31, 2019 will be invalid.

5) DRAWING: A prize will be awarded by random drawing within fifteen (15) days after each Sweepstakes' entry period on Administrator's software, which will be managed and operated at Sponsor's corporate office in Rolling Meadows, IL. A winner for the respective Sweepstakes will be selected from all valid entries received. Decisions of the Sponsor and/or Administrator are final. In the event that Sponsor believes that any portion of this Sweepstakes has been compromised, corrupted or impaired, Sponsor reserves the right at its sole discretion to suspend or terminate the Sweepstakes. Odds of winning dependent on number of eligible entries received.

6) NO PURCHASE NECESSARY: No purchase is necessary to enter the Sweepstakes. A transaction will not increase your chances of winning.

7) LIMITATIONS OF LIABILITY: BY PARTICIPATING, ENTRANTS AGREE TO THE FULLEST EXTENT PERMITTED BY LAW TO RELEASE, DISCHARGE AND HOLD HARMLESS THE SPONSOR AND ITS RESPECTIVE DISTRIBUTORS, OFFICERS, DIRECTORS, EMPLOYEES, INDEPENDENT CONTRACTORS, REPRESENTATIVES, ASSIGNS AND AGENTS ("RELEASED PARTIES") FROM AND AGAINST ANY AND ALL ALLEGED AND/OR ACTUAL CLAIMS, CAUSES OF ACTION, DEMANDS, LOSSES, SETTLEMENTS (WHETHER OR NOT LITIGATION OR OTHER LEGAL PROCEEDINGS ARE COMMENCED), LIABILITIES AND DAMAGES OF ANY KIND WHATSOEVER EXISTING NOW OR ARISING IN THE FUTURE (INCLUDING, WITHOUT LIMITATION, BODILY INJURY, PERSONAL INJURY, DEATH, DISABILITY AND PROPERTY DAMAGE, VIOLATION OF PROPRIETARY, PUBLICITY, PRIVACY OR ANY OTHER RIGHT), COSTS AND EXPENSES (INCLUDING, WITHOUT LIMITATION, REASONABLE ATTORNEYS' FEES, COURT COSTS, SETTLEMENT AND DISBURSEMENTS) DIRECTLY OR INDIRECTLY ARISING OUT OF USE OF THE ENTRY IN WHOLE OR IN PART, THE ACCEPTANCE, POSSESSION, USE, MISDIRECTION, OR MISUSE OF A PRIZE OR ANY ELEMENT THEREOF, PARTICIPATION IN THE SWEEPSTAKES AND/OR PRIZE RELATED ACTIVITY OF WHATEVER NATURE, AND ACCESS/USE OF ALL WEBSITES, WHETHER OR NOT CAUSED BY THE NEGLIGENCE OF ONE OR MORE OF THE RELEASED PARTIES. Entrants covenant not to sue any Released Party or cause them to be sued regarding any matter released above; and further covenant not to disaffirm, limit or rescind this release to the fullest extent permitted by law. A waiver by one or more of any term in these Official Rules does not constitute a waiver of any other provision.

In no event will the Released Parties be responsible or liable for any indirect, incidental, consequential or punitive damages arising out of this Sweepstakes, participation in the Sweepstakes and/or prize related activities, the use or misuse of a prize or any element thereof, or access to, and use of any participating website(s) or the downloading from and/or printing material downloaded from said site(s). Without limiting the foregoing, everything on the website is 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.

By accepting a prize, each winner agrees on behalf of him/herself and his/her guests, to release, waive, and hold harmless Sponsor, along with its respective directors, officers, employees, agents, and licensees from any claim, loss, liability, damage or injury of any kind, arising from the receipt or use of any Sweepstakes prize, or any Sweepstakes-related activity.

8) TECHNICAL: If for any reason, the Internet-related portion of this Sweepstakes is not capable of running as planned, including infection by computer virus, tampering, fraud, technical failure, or any other cause which corrupts or threatens the administration, security or integrity of the Sweepstakes, Sponsor reserves the right, in their sole discretion, to terminate or suspend the Sweepstakes or any portion of the Sweepstakes. ANY ATTEMPT TO DAMAGE OR UNDERMINE THE FAIR AND LEGITIMATE OPERATION OF THIS SWEEPSTAKES WILL RESULT IN DISQUALIFICATION, AND SHOULD SUCH AN ATTEMPT BE MADE, SPONSOR RESERVES THE RIGHT TO SEEK REMEDIES AND DAMAGES. Information submitted in entries, including entrant's name, address, e-mail address, etc., may be used by Sponsor for marketing or promotional purposes.

Neither Sponsor nor its agencies 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 or website, as solely determined by the Sponsor, will be disqualified.

Sponsor is not responsible for injury or damage to participants' or to any other person's computer or mobile device related to or resulting from participating in this Sweepstakes or downloading materials from or use of the website. Should any portion of the Sweepstakes be, in Sponsor's sole opinion, compromised including but not limited to virus, worms, bugs, non-authorized human intervention, technical failures or any other causes similar or dissimilar which, in the sole opinion of the Sponsor, affect the integrity of the Sweepstakes or any element thereof, or otherwise corrupt or impair the administration, security, fairness or proper play, or submission of entries, Sponsor reserves the right at its sole discretion to suspend, modify or terminate the Sweepstakes, or any element thereof and select potential winner from eligible, non-suspect entries received prior to the action taken, or as otherwise deemed fair and appropriate by Sponsor. 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, or transmission, communications line failure, theft or destruction to, or unauthorized use of the website. 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 and must comply with these rules. 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. 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.

Sponsor shall not be liable to entrants, winner or any other person or entity for failure to execute the Sweepstakes or supply a prize, or any part thereof, by reason of any act of God, any action(s), regulation(s) order(s) or request(s) by any governmental or quasi-governmental entity (whether or not the action(s), regulation(s), order(s) or request(s) prove(s) to be invalid), equipment failure, terrorist act, cyber-attack, earthquake, war, fire, flood, explosion, unusually severe weather, hurricane, embargo, labor dispute or strike (whether legal or illegal), labor or material shortage, transportation interruption of any kind, work slow-down, civil disturbance, insurrection, riot, or any similar or dissimilar event beyond their reasonable control.

9) DISPUTES: THIS SWEEPSTAKES IS GOVERNED BY THE LAWS OF THE UNITED STATES AND THE STATE OF ILLINOIS WITHOUT RESPECT TO CONFLICT OF LAW DOCTRINES. 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, participant's rights and obligations, or the rights and obligations of the Sponsor 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 a neutral one person arbitration panel located in Chicago, IL.

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

11) SPONSOR: Platinum Home Mortgage Corporation, 2200 Hicks Road, Suite 101, Rolling Meadows, IL 60008 NMLS ID# 13589 © 2018 Platinum Home Mortgage Corporation. All rights reserved. This Sweepstakes is in no way sponsored, endorsed or administered by, or associated with Facebook, Inc., Twitter Inc., LinkedIn Inc., or any other social media website.

12) WINNER'S LIST: After January 31, 2019, you may obtain the names of the prize winner by mailing a SASE to: 1 MONTH FREE FROM PHMC SWEEPSTAKES, 2200 Hicks Road, Suite 101, Rolling Meadows, IL 60008. Requests received after February 28, 2019 will not be honored.