

CrossCountry Mortgage HQ Mural Official Contest Rules

NO PURCHASE NECESSARY TO ENTER OR WIN. A PURCHASE OR PAYMENT OF ANY KIND WILL NOT IMPROVE YOUR CHANCES OF WINNING. VOID WHERE PROHIBITED BY LAW.

1. **Eligibility:** Except where regulated or restricted by law, the CrossCountry Mortgage HQ Mural Official Contest (“**Contest**”) is open to legal residents of the 50 United States and the District of Columbia who are 18 years of age or older at the time of entry. Employees, contractors, directors, and officers of the sponsor, CrossCountry Mortgage, LLC (“**Sponsor**”) and its affiliated companies, subsidiaries, distributors and licensees, advertising or promotion agencies, and any other companies associated with the design or execution of this Contest, and their immediate family members (parent, child, sibling, and spouse of each), and those living in the same household of each are not eligible to enter or win. Other eligibility requirements and conditions of participation are set forth below in these official rules for the Contest (“**Official Rules**”). All federal, state, municipal, and local laws and regulations apply. VOID WHERE PROHIBITED BY LAW.

2. **Entry Period:** The Round 1 Contest begins at 9:00 AM Eastern Standard Time (“**EST**”) on June 10th and ends at 5:00 PM on September 30th (“**Entry Period #1**”). The Round 2 Contest begins at 9:00 AM Eastern Standard Time (“**EST**”) on Oct. 1st and ends at 5:00 PM on Dec. 31st (“**Entry Period #2**”). The Round 3 Contest begins at 9:00 AM Eastern Standard Time (“**EST**”) on January 1st and ends at 5:00 PM on March 31st (“**Entry Period #3**”). The Round 4 Contest begins at 9:00 AM Eastern Standard Time (“**EST**”) on April 1st and ends at 5:00 PM on June 30th (“**Entry Period #4**”).

3. **How to Enter Main Contest (“Main Contest”)** To enter, eligible individuals (“**Entrant**”) must submit a design proposal, available at [<http://www.paintthedistrict.com>] (“**Registration**”). Upon completing the entry process (“**Entry**” or “**Entries**”), and if your proposal is chosen based off the Sponsors sole discretion, the Entrant will be entered into the Main Contest with a chance to win the Prize.
 - a. Entrant must fully complete and submit all non-optional data requested on the online Entry form to be eligible. Incomplete and/or inaccurate Entries are void. Attempts made by the same individual to attempt to receive more Entries than allowed as set forth above, in violation of these Official Rules by using multiple/different email addresses, identities, and logins, or any other methods are prohibited, and all Entries made by such an individual will be disqualified if detected. Automated Entries are prohibited and use of any automated or computer system to participate is prohibited and will result in disqualification if detected. Normal Internet access and usage charges imposed by your internet service provider may apply. If entering via a mobile device, normal phone and usage charges imposed by your mobile service carrier may apply. Standard data rates may apply if entering via mobile device. 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 email address by an Internet access provider, online service provider, or other organization responsible for assigning email addresses.

4. **Entry Limit: LIMIT OF ONE ENTRY PER PERSON:** Any attempts by an Entrant to submit more than one Entry for him/herself into the Contest will result in such Entries being disqualified. The use of any device to automate the entry process is prohibited.
5. **Entry Conditions:** All Entries must be submitted during the Entry Period to be eligible for the Contest. Any Entry received prior to or after the Entry Period will be void. Participation in the Contest is voluntary and does not require you to purchase anything from the Sponsor. Submitted Entries will not be acknowledged. Sponsor is not responsible for any lost, illegible, incomplete, damaged, or misdirected Entries not properly forwarded to Sponsor.
6. **Prizes and Approximate Retail Value (“AVR”):** The following prizes (“Prize”) will be awarded to twelve (12) selected Entrants of the Main Contest: \$1,500 and a chance to move on to the Champion Round to compete for the Grand Prize. The Grand Prize will consist of painting a permanent installation at Sponsors Headquarters Office.
7. **Prize Condition:** All costs associated with acceptance or use of the Prize, are the sole responsibility of the winner (“Winner” or “Winners”). The Winner may waive his/her right to receive a Prize. A Prize is non-transferrable, non-exchangeable, non-refundable and has no cash value, and must be accepted by the Winner as awarded. A Prize may not be upgraded, and no substitutions by the Winner will be allowed, except that Sponsor reserves the right, in its sole discretion, to substitute a Prize for one of equal or greater value if the designated Prize should be unavailable for any reason.
8. **Winner Selection:** One Winner will be selected according to the following rules:
 - a. **Round 1**

All Entrants will submit an original artwork piece to [<http://www.paintthedistrict.com>]. The Entrant that receives the most “likes” by the General Public within one business day after the end of the Entry Period (“Entry Period #1”) (the “Drawing”) from among all remaining Entries received will be the Winner and will move on to the Champion Round.
 - b. **Round 2**

All Entrants will submit an original artwork piece to [URL]. The Entrant that receives the most “likes” by the General Public within one business day after the end of the Entry Period (“Entry Period #2”) from among all remaining Entries received will be the Winner and will move on to the Champion Round.
 - c. **Round 3**

All Entrants will submit an original artwork piece to [URL]. The Entrant that receives the most “likes” by the General Public within one business day after the end of the Entry

Period (**“Entry Period #3”**) from among all remaining Entries received will be the Winner and will move on to the Champion Round.

d. Round 4

All Entrants will submit an original artwork piece to [URL]. The Entrant that receives the most “likes” by the General Public within one business day after the end of the Entry Period (**“Entry Period #4”**) from among all remaining Entries received will be the Winner and will move on to the Champion Round.

e. Champion Round

All remaining Entrants (four total) from Rounds 1-4 will submit an original artwork piece to [<http://www.paintthedistrict.com>] during the Entry Period Champion Round timeframe. The Entrant that receives the most “likes” by the General Public within one business day after the end of the Entry Period (**“Entry Period Champion Round”**) from among all remaining Entries received will be the Grand Prize Winner (**“Grand Prize Winner”**). The Drawing will be conducted by Sponsor or its representatives, whose decisions are final and binding in all matter relating to this Contest.

- 9. Odds of Winnings:** the odds of winning a Prize in the Contest depend upon the number of eligible Entries received during the Entry Period.
- 10. Winner Notification and Verification:** The Winner(s) will be contacted by a representative from the Sponsor within seven (7) business days after being selected a Winner or Grand Prize Winner. The Winner(s) will be notified using the email address or telephone number provided within the Registration at time of Entry in the Contest. Sponsor is not responsible if unable to contact the Winner for prize notification purposes for any reason, including Entrant’s failure to provide correct contact information at the time of entry. In the event that the Winner and Grand Prize Winner cannot be contacted within 7 days after Sponsor’s first attempts to contact the Winner and Grand Prize Winner, as determined by Sponsor in its sole discretion, or a Winner or Grand Prize Winner rejects a Prize, the Prize will be forfeited, and an alternate Winner or Grand Prize Winner may be selected. At the sole discretion of the Sponsor, disqualification, forfeiture, and the selection of an alternate Winner or Grand Prize Winner may result from any of the following: (a) potential Winner’s failure to timely respond to the notification; (b) the return of the notification as undeliverable; or (c) any other non-compliance with the Official Rules. In the event of prize forfeiture, the Sponsor may, in its sole discretion, award or not award the forfeited prize to an alternate winner. The Sponsor shall not be responsible or liable for any failure by a potential Winner to accept the Prize for any reason.
- 11. Prize Delivery:** Delivery arrangements for the Prize will be coordinated with the Winner and Grand Prize Winner within one (1) business day after Sponsor verifies the Winner’s eligibility.
- 12. Conditions, Disclaimer, and License:** By entering the Contest, each Entrant agrees that: (a) he or she will abide by and be bound by these Official Rules; (b) the Entry becomes solely the Sponsor’s property and will not be acknowledged or returned; (c) Sponsor nor any of its officers,

directors, employees, agents or representatives are responsible for claims, injuries, death, losses or damages of any kind resulting from participation or inability to participate in the Contest, or the awarding, acceptance, use, misuse, possession, loss or misdirection of a Prize; (d) Sponsor is not responsible for any inability of a Winner to accept a Prize for any reason; (e) Sponsor is not responsible for any typographical or other errors in the printing of the promotion materials or the offering or announcement of the Prize; and (f) by entering the Contest, Entries are void if unreadable incomplete, mutilated, misdirected, irregular in any way or otherwise not in compliance with these Official Rules. Although Sponsor attempts to ensure the integrity of the Contest, including attempts to circumvent these Official Rules or otherwise interfere with the administration, security, fairness, integrity or proper conduct of the Contest. If, for any reason, the Contest is not capable of running as planned by reason of fraud, technical limitations or failures, applicable law, unforeseen obstacles, or any other causes which, in the sole opinion of Sponsor, could corrupt, compromise, undermine, or otherwise affect the administration, security, fairness, integrity, visibility, or proper conduct of the Contest, Sponsor reserves the right in its sole discretion to modify these Official Rules, and/or to cancel, terminate, modify or suspend all or any part of Contest, and in the event of cancellation or termination, to select a Winner from among all eligible non-suspect Entries received up to the time of such cancellation, termination, modification, or suspension, as applicable. Inclusion in such Drawing will be each Entrant's sole and exclusive remedy under such circumstances.

13. Release and Indemnification: BY ENTERING THE CONTEST, ENTRANTS RELEASE AND HOLD THE SPONSOR HARMLESS FROM AND AGAINST ANY AND ALL LOSSES, DAMAGES, RIGHTS, CLAIMS, AND ACTIONS OF ANY KIND ARISING IN WHOLE OR IN PART, DIRECTLY OR INDIRECTLY, FROM THE CONTEST OR PARTICIPATION IN ANY CONTEST-RELATED ACTIVITY, INCLUDING WITHOUT LIMITATION, ACCESS TO ANY MATERIALS, OR RESULTING DIRECTLY OR INDIRECTLY FROM ACCEPTANCE, POSSESSION, USE OR MISUSE OF ANY PRIZE AWARDED IN CONNECTION WITH THE CONTEST INCLUDING WITHOUT LIMITATION, PERSONAL INJURY, DEATH, AND/OR PROPERTY DAMAGE, AS WELL AS CLAIMS BASED ON PUBLICITY RIGHTS, DEFAMATION, AND/OR INVASION OF PRIVACY.

14. Miscellaneous:

- a. **Privacy:** Information submitted in connection with the Contest will be treated in accordance with these Official Rules and Sponsor's Privacy Policy (as may be amended from time to time), currently available at <https://crosscountrymortgage.com/privacy-policy/> provided, that in the event of any conflict between these Official Rules and such Privacy Policy, the terms and conditions of the Official Rules shall prevail. Entrants whose email address is submitted as part of this Contest agree that Sponsor may contact them by email to make Entrant aware of information pertinent to the Contest, and to distribute information regarding Sponsor's products, special events, promotional offers, or purchase incentives. Entrants may choose to opt-out of future email notifications by clicking the link in the email and following the opt-out instructions. Opting into specific offers does not improve an Entrant's chances of winning.

b. Publicity Release: Except where prohibited, by accepting a Prize, the Winner grants permission for Sponsor and its agents to use his/her name, voice and/or likeness, for advertising, merchandising, promotion and/or publicity purposes in any and all media now known or hereinafter invented without territorial or time limitations, and without additional compensation.

15. Official Rules: By participating in the Contest, each Entrant fully and unconditionally agrees to and accepts these Official Rules and decisions of the Sponsor, which are final and binding in all matters relating to the Contest. The Contest will be run in accordance with the Official Rules, subject to amendment by Sponsor. Each Entrant must comply with the Official Rules and will be deemed to have received and understood the Official Rules by participating in the Contest. The terms of the Contest, as set out in the Official Rules, are not subject to amendment or counteroffer, except as set out herein. If any provisions of the Official Rules are held to be invalid or unenforceable, all remaining provisions hereof will remain in full force and effect. Sponsor's failure to enforce any term of these Official Rules will not constitute a waiver of that provision.

16. Sponsor: The Contest is sponsored by CrossCountry Mortgage, LLC, 6850 Miller Road, Brecksville, OH 44141.

17. Winner List: For the identity of the Winner, send a self-addressed, stamped envelope to: CrossCountry Mortgage, LLC., Attn: Winner List, Marketing, June 10th Contest, 6850 Miller Road, Brecksville, OH 44141, within 90 days after the end of the Entry Period.

18. Facebook Disclaimer: This Contest is not sponsored, endorsed or administered by, or associated with, Facebook, Inc. When you enter the Contest, Facebook will not collect your personal information. By entering the Contest, each Entrant agrees to release and hold harmless Facebook from any and all liability associated with this Contest

Short Form Disclaimer – This disclaimer MUST be added to every marketing material associated

Facebook, Inc. is not affiliated with, nor sponsors or endorses this Contest. NO PURCHASE NECESSARY. Subject to official rules at [<http://www.paintthedistrict.com>]. Open to legal residents of 50 US & DC, age of majority or older. Winner selected within seven business days after end of Entry Period. Sponsor: CrossCountry Mortgage, LLC, 6850 Miller Road, Brecksville, OH 44141. VOID WHERE PROHIBITED.