

The Countdown to Christmas Sweepstakes Official Rules

NO PURCHASE IS NECESSARY TO ENTER OR WIN. A PURCHASE WILL NOT INCREASE YOUR CHANCES OF WINNING. ALL FEDERAL, STATE, LOCAL, AND MUNICIPAL LAWS AND REGULATIONS APPLY. VOID WHERE PROHIBITED.

Participation constitutes entrant's full and unconditional agreement to and acceptance of these Official Rules. The "Countdown to Christmas" Sweepstakes begins at 12:00 a.m., Eastern Time ("ET") on November 26, 2021, and ends at 11:59 p.m. ET on December 26, 2021 ("Sweepstakes Period"). Sweepstakes is sponsored by Churchill Mortgage Corporation (the "Sponsor") 1749 Mallory Lane, Brentwood, TN 37027.

Eligibility: Sweepstakes is only open to legal residents of the 50 United States, including the District of Columbia, who have the age of majority in his or her state or territory of residence and as of the time of entry. Employees, officers, and directors (including immediate family members and members of the same household) of the Sponsor, affiliated companies, subsidiaries, retailers, distributors and advertising and promotion agencies, and any other entities directly associated with this sweepstakes (collectively, "Released Parties"), are also not eligible to participate. All federal, state, and local laws and regulations apply. **Void where prohibited.**

How to Enter: During the Sweepstakes Period eligible participants will be invited to participate in an online survey to enter the Sweepstakes. Once the survey is completed, they will be invited to opt-in to the Sweepstakes by completing a registration form with their name, email address and mailing address which will result in one (1) entry into the Sweepstakes. Entrants are then invited to earn extra entries by completing the following tasks:

- One (1) extra entry for submitting their name and email address in the fields marked earn extra entries
- One (1) extra entry for following the Sponsor's Instagram Page
- Five (5) extra entries for commenting on the promotional post on the Sponsor's Instagram Page @churchillmortgage
- One (1) extra entry for Liking the Sponsor's Facebook Page <https://www.facebook.com/churchillmortgage/>
- Five (5) extra entries for commenting on the promotional post on the Sponsor's Facebook Page <https://www.facebook.com/churchillmortgage/>
- One (1) extra entry for subscribing to the Sponsor's YouTube Page <https://www.youtube.com/user/churchillmortgage>

A total of up to 15 entries per person will be allowed.

All requested information on the Sweepstakes registration form must be completed for an entry to be eligible for the drawing. **LIMIT one (1) entry and fourteen (14) extra entries per person, per email address during the Sweepstakes Period.** Enter using only an email address subscribed and registered in your name. Once submitted, any entry cannot be deleted, canceled, or modified. In the event of a dispute as to Online Entries submitted by multiple individuals using the same email account, subscriber is deemed to be the natural person who is assigned an email address by an Internet access provider, online service provider or other organization which is responsible for assigning email addresses or the domain associated with the submitted email address.

Drawings and Notifications: Four (4) random drawings will take place to determine the winners which will all be conducted by Alliance Sweepstakes Services (“the Administrator”), an independent judging organization, whose decisions are final and binding in all matters relating to this Sweepstakes. Administrator will randomly select one (1) First Prize Winner from among all eligible entries received up until the time of each drawing on December 2, December 9, and December 16, 2021, for a total of three (3) First Prize Winners. Administrator will then randomly select one (1) Grand Prize Winner from all eligible entries during the Sweepstakes Period on or about December 27, 2021. A Grand Prize Winner is deemed the Winner pending confirmation and/or verification of his/her eligibility and compliance with these Official Rules as determined by Sponsor and Administrator in their sole discretion. The decisions of Sponsor and Administrator are final and binding in all matter relating to the Sweepstakes. The odds of winning a prize depends on the total number of eligible entries received. All Prize winners will be contacted by the email address that they included on their registration form.

Prizes: Three (3) First Prize Winners will each receive a \$250 Amazon gift card. One (1) Grand Prize winner will receive \$3,000. Approximate Retail Value (“ARV”) of the total prize pool is \$3,750.

Prize Conditions: By accepting any prize, the prize winner agree to release the Sponsor and the Released Parties from all liability whatsoever for any injuries, losses, or damages of any kind caused by entering the promotion or for damages of any kind caused by any prize or resulting from acceptance, possession, or use/misuse of prize awarded. No substitution or transfer of prize will be permitted. All winners are solely responsible for all applicable federal, state, and local taxes and/or any other fees/costs associated with the prize or receipt of the prize. The Grand Prize winner will be required to complete and sign an Affidavit of Eligibility and Liability/Publicity Release form provided to them to be returned within 7 days of written notification, or prize may be forfeited, and an alternate winner selected. The Grand Prize winner will also be required to disclose his/her social security number for the purpose of issuance of a 1099 Form for tax purposes. The winners’ entry and acceptance of the prize offered constitutes

permission (except where prohibited by law) for the Sponsor to use said winner's name, photograph, likeness, statements, biographical information, voice and address (city and state), in all forms of media, in perpetuity, without notice or further compensation. If a prize or prize notification is returned as unclaimed or undeliverable to a potential winner, or if a potential winner is not in compliance with these Official Rules, then such person shall be disqualified, and an alternate winner may be selected for the prize at issue.

Use of Data: Sponsor will be collecting personal data about entrants including phone numbers and e-mail addresses in accordance with its Privacy Policy. Please review the Sponsor's Privacy Policy at the following link: <https://www.churchillmortgage.com/privacy>. By participating in the Sweepstakes and providing this information, entrants hereby agree to Sponsor's collection and usage of their personal information and acknowledge that they have read and accepted Sponsor's Privacy Policy.

Terms & Conditions: This Sweepstakes is subject to all applicable federal, state, and local laws. By entering the Sweepstakes, entrants agree to release, discharge, indemnify and hold harmless the Released Parties, and each of their respective directors, officers, employees, shareholders and agents from any and all liability, loss, damage or injuries to any person (including death) or property of any kind sustained in connection with their participation in the Sweepstakes or from their acceptance, receipt, possession and/or use or misuse of the prize, or for any typographical or other error in the printing, offering or announcement of the prize. Entrants further acknowledge that said parties have neither made nor are in any manner responsible or liable for any warranty, representation or guarantee express or implied, in fact or in law, relative to the prize, including, but not limited to, its quality or fitness for a particular purpose. Any person attempting to defraud or in any way tamper with the Sweepstakes mechanics and/or implementation will be prosecuted to the fullest extent of the law. By participating, entrants agree to be bound by these Official Rules and the decisions of the Sweepstakes Administrator and waive any right to claim ambiguity in the Sweepstakes or these Official Rules. Sponsor reserves the right to disqualify any entrant that Sponsor determines, in its sole discretion, violates these Official Rules. **This Sweepstakes is void where prohibited.**

Internet Limitations of Liability: If for any reason this Sweepstakes is not capable of running as planned due to infection by computer virus, bugs, tampering, unauthorized intervention, fraud, technical failures, or any other causes beyond the control of the Sponsor which corrupt or affect the administration, security, fairness, integrity or proper conduct of this Sweepstakes, the Sponsor reserves the right at its sole discretion, to disqualify any individual who tampers with the entry process, and to cancel, terminate, modify or suspend the Sweepstakes in whole or in part, at any time, without notice and award the Grand Prizes using all non-suspect eligible entries received as of, or after (if applicable) this cancellation, termination, modification or suspension date, or in

any manner that is fair and equitable. Sponsor assumes no responsibility for any error, omission, interruption, deletion, defect, delay in operation or transmission, communications line failure, theft or destruction or unauthorized access to, or alteration of, entries. Sponsor is not responsible for any problems or technical malfunction of any telephone network or telephone lines, computer on-line systems, servers, or providers, computer equipment, software, failure of any e-mail or entry to be received by Sponsor on account of technical problems, human error or traffic congestion on the Internet or at any Website, or any combination thereof, including any injury or damage to participant's or any other person's computer relating to or resulting from participation in this Sweepstakes or downloading any materials in this Sweepstakes. CAUTION: ANY ATTEMPT TO DELIBERATELY DAMAGE ANY WEBSITE OR UNDERMINE THE LEGITIMATE OPERATION OF THE SWEEPSTAKES IS A VIOLATION OF CRIMINAL AND CIVIL LAWS AND SHOULD SUCH AN ATTEMPT BE MADE; THE SPONSOR RESERVES THE RIGHT TO SEEK DAMAGES OR OTHER REMEDIES FROM ANY SUCH PERSON (S) RESPONSIBLE FOR THE ATTEMPT TO THE FULLEST EXTENT PERMITTED BY LAW. In the event of a dispute as to the identity of a winner based on an e-mail address, the winning entry will be declared by the authorized account holder of the e-mail address submitted at time of entry. "Authorized account holder" is defined as the natural person who is assigned to an e-mail address by an Internet access provider, on-line service provider or other organization (e.g., business, educational, institution, etc.) that is responsible for assigning e-mail addresses for the domain associated with the submitted e-mail address.

Disputes: Except where prohibited, you agree that all disputes, claims and causes of action arising out of, or connected with, the Sweepstakes or any prize awarded shall be resolved individually, without resort to any form of class action, and exclusively by the appropriate court located in the State of Tennessee. All issues and questions concerning the construction, validity, interpretation and enforceability of these Official Rules, your rights and obligations, or the rights and obligations of Sponsor in connection with the Sweepstakes, shall be governed by, and construed in accordance with, the laws of the State of Tennessee, without giving effect to any choice of law or conflict of law rules (whether of the State of Tennessee or any other jurisdiction), which would cause the application of the laws of any jurisdiction other than the State of Tennessee.

Winners List Requests: To receive a list of winners, email: info@churchillmortgage.com and/ or, send a self-addressed stamped envelope marked "Attention: MARKETING – The Countdown to Christmas Sweepstakes Winners List and addressed to Churchill Mortgage, 1749 Mallory Lane, Brentwood, TN 37027..

Sponsor: Churchill Mortgage Corporation, 1749 Mallory Lane, Brentwood, TN 37027.

ABBREVIATED RULES for Print

NO PURCHASE NECESSARY. A PURCHASE WILL NOT INCREASE YOUR CHANCES OF WINNING. Open to legal residents of the U.S. (D.C) who have reached the age of majority in their state of residence at the time of entry. Sweepstakes ends 12/26/21. For Official Rules, visit <https://www.churchillmortgage.com>. Sponsor: Churchill Mortgage Corporation. **VOID WHERE PROHIBITED.**

ABBREVIATED RULES for Radio

NO PURCHASE NECESSARY. Open to legal U.S. residents, 18+ at the time of entry. VOID WHERE PROHIBITED. Ends 12/26/21. Official Rules: <https://www.churchillmortgage.com>. Sponsor: Churchill Mortgage Corporation.