

January 2022

Compass Mortgage, Inc. \$10K Wedding Giveaway OFFICIAL RULES AND CONDITIONS OF ENTRY. NO PURCHASE OR PAYMENT OF ANY KIND IS NECESSARY TO ENTER OR TO WIN.

DESCRIPTION AND CONTEST PERIOD: The "\$10k Wedding Giveaway" (the "Contest") starts at the opening of business on January 12, 2022 and ends at 11:59pm CST on April 30, 2022 (the "Contest Period"). Entries must be received within this period.

SPONSOR: Compass Mortgage, Inc., 27755 Diehl Rd., Suite 100, Warrenville, IL 60555 ("Sponsor")

ELIGIBILITY: A Contest participant may nominate one or more couples to win the Contest. A Contest participant may nominate themselves (i.e., nominate a couple of which he/she is a member). Only one couple may be nominated in each entry.

A participant who nominates themselves or others ("Nominator") must be a legal resident of the 50 United States or the District of Columbia 18 years of age or older at the time of entry.

As a condition of entering (that is, nominating a couple), Nominator's agree that except as prohibited by law, Sponsor may use Nominators' name and likeness for marketing purposes.

Couples who are nominated ("Nominees") are not required to nominate themselves to be eligible to win the Contest. However, as a condition of claiming and receiving any prize, both members of the winning couple must satisfy all of the following requirements::

Each member of the nominated couple must: (a) be a legal resident of the 50 United States or the District of Columbia; (b) be 18 years of age or older at the time of entry; (c) agree to be bound by these Official Rules and conditions of Compass Mortgage, Inc. ("Sponsor"); (d) affirm that they have married or will marry the other member of the couple, or have renewed or will renew marital vows with the other member of the couple, between the dates of January 1, 2022 and December 31, 2022 (inclusive); (e) sign an affidavit of eligibility and liability and publicity release to be provided by Sponsor; and (f) complete and return to Sponsor an IRS Form W-9, including their valid Social Security Number or Tax Identification Number for income-tax reporting purposes.

Nominators who are not Nominees are not eligible to win any prize in the Contest. Only the members of coupled nominated in the Contest may win prizes.

Employees of Sponsor, its affiliates, contractors, subsidiaries, distributors, sales representatives, retailers, advertising and contest agencies, and any others engaged in

the development, production, execution or distribution of this Contest (collectively, "Contest Entities"), including, but not limited to, employees and their immediate family members (parents, children, siblings or spouse, regardless of where they live, or persons living in same household, whether related or not), are not eligible to participate, either as Nominators or Nominees. This Contest is void in Puerto Rico, all US territories and possessions and where prohibited by law.

TO ENTER: To enter (that is, to nominate a couple), Nominators must visit <https://www.compmort.com/weddinggiveaway> and follow the instructions to access, complete and submit the online Contest entry form. Nominators must submit a complete entry form, including a required essay (the "Webform Entry"). By their participation, Nominators agree to be bound by these Official Contest rules ("Official Rules") and by all decisions of the Sponsor and any judges appointed by the Sponsor which shall be final in all respects. The name of the person submitting the Webform Entry must be the authorized account holder of the email address submitted with the Webform Entry, otherwise, the Webform Entry may be deemed void.

Proof of submission of entry does not constitute proof of delivery or entry.

VIDEO ENTRIES: To supplement the Webform Entry, the Nominator may also upload to Facebook or Instagram a public video post responding to the following prompt: "Upload a video telling us why you (or the couple) deserve to win." The post must tag @compassmortgage and use the hashtags #IDoWithCompass and #Contest. Nominator's social media account's privacy settings must be set to public. Both hashtags are required. The post must identify the specific Nominee from the Nominator's Webform Entry. Each post that meets these criteria will be considered an additional entry for the Nominee. Such video cannot stand alone, and is meant to supplement the Webform Entry.

Social media services designated by Sponsor for video submission are limited to Facebook (<https://www.facebook.com>) and Instagram (<https://www.instagram.com>).

MULTIPLE ENTRIES: Nominators may nominate more than one couple for this Contest. However, each Nominator is limited to one (1) Webform Entry and up to one (1) corresponding video entry per Nominee couple.

Nominees may receive multiple Entries due to the participation of multiple Nominators. No limit is imposed on the number of Entries associated with a given Nominee couple.

OWNERSHIP OF ENTRY: Nominator shall retain ownership of his or her Entries. By entering the Contest and submitting or posting an Entry, Nominator hereby grants to Sponsor a non-exclusive, perpetual, irrevocable, worldwide, fully-paid right and license, with the right to sublicense through multiple levels of sublicensees, under all of your intellectual property rights in the Entry, to reproduce, print, publish, broadcast, digitally transmit, modify, create derivative works, publicly perform, publicly display, distribute, and otherwise use the Entry on its social media accounts, blogs, email communications

and websites, printed materials, and in any all other media without the need for further approval, for any advertising, promotional, publicity or other lawful commercial purpose. Sponsor may modify or edit Entries for any purpose that Sponsor deems necessary or desirable in Sponsor's sole discretion. Nominator hereby unconditionally and irrevocably waives all, and the enforcement of all, moral rights that Nominator may have in their Entry.

REPRESENTATIONS AND WARRANTIES: By submitting or posting an Entry, Nominator represents and warrants that their Entry:

- a) is Nominator's own original work of authorship or that they have all rights necessary to submit the entry material and to grant the rights to Sponsor to use the Entry as set forth in these Official Rules, including without limitation any and all rights of privacy or publicity from Nominees;
- b) does not contain content that violates or infringes another's rights, including but not limited to, privacy, publicity, copyright, trademark, trade secret, trade dress, patent, or intellectual property rights;
- c) does not disparage Sponsor or any other person or party affiliated with the promotion and administration of this Contest;
- d) does not contain material that is indecent, lewd, pornographic, obscene, profane, hateful, defamatory, slanderous or libelous, or that promotes violence, illegal conduct or animal cruelty, all as determined by Sponsor in its sole discretion;
- e) does not promote discrimination against or contempt for other people on the basis of race, ethnicity, national origin, caste, sexual orientation, gender, gender identity, religious affiliation, age, disability, or serious disease; and
- f) does not contain material that is unlawful in any jurisdiction where the submission is created.

Sponsor reserves the right to disqualify any Entries that Sponsor deems, in its sole discretion, to have been submitted in violation of the foregoing representations and warranties.

WINNER SELECTION: Each Entry will be scored by a panel of judges according to the following rubric:

Criterion	Maximum Point Value
Persuasiveness	25 points
Originality	25 points
Quality and clarity of content	25 points
Relevance to the topic	25 points
<i>Total</i>	<i>100 points</i>

The Nominees profiled in the three (3) eligible Entries that obtain the highest scores will be declared the winners subject to all requirements of these Official Rules.

In the event of a tied score, the panel of judges will select three winning entries from these tied top scorers according to which Entries, in their opinion, were the most moving. The Nominees profiled in the selected Entries will be declared the winners subject to compliance with all requirements of these Official Rules.

Each Nominee couple may only win once. Limit of one prize per family/household.

The Sponsor's decisions regarding the application and interpretation of the Official Rules are final and binding in all respects.

PRIZE: Three (3) prizes of:

- **\$10,000.00**

(the "Prize") will be awarded.

Each \$10,000.00 prize will be paid in the form of two \$5,000.00 checks, one made out to each member of the winning couple (each a "Winner").

Each Winner is required to comply with any and all applicable federal, state and local laws, rules and regulations. All applicable taxes are the sole responsibility of each Winner. No transfer or substitution of the Prize is allowed. The value of the Prize is taxable as income to each Winner and each Winner is solely responsible for all taxes relating to the Prize, including, but not limited to all applicable federal, state and local taxes. Each winner also agrees to provide Sponsor with a valid social security number or any other information Sponsor may require in connection with applicable tax reporting or withholding requirements or other laws or regulations.

WINNER NOTIFICATION AND PRIZE FULFILLMENT: The potential Winners will be notified by email after the Contest Period has closed. Any Winner notification returned as undeliverable without a forwarding address will result in the winning couple's disqualification and the forfeiture of all interest in any Prize. If any Winner in a couple does not accept the Prize in writing and fulfill all conditions of these Official Rules within 14 days of the original Prize notification, each Winner in the applicable couple will be disqualified and forfeit all interest in any Prize. If a winning couple is disqualified, Sponsor reserves the right to declare a substitute winning couple in its discretion based on the same criteria used to select the original winning couple.

Once all eligibility requirements have been verified by Sponsor, payment of the Prize as specified above will be made within a reasonable period of time and no later than December 31, 2022.

LIMITATIONS OF LIABILITY: The Contest Entities assume no responsibility or liability for: (a) any incorrect or inaccurate entry information, late, misdirected, undeliverable or incomplete entries, or for any faulty, failed, garbled or jumbled electronic data transmissions; (b) any unauthorized access to, or theft, destruction or alteration of entries at any point in the operation of this Contest; (c) any technical malfunction, failure, error, omission, interruption, deletion, defect, delay in operation or

communications line failure, regardless of cause, with regard to any equipment, systems, networks, lines, satellites, servers, computers or providers utilized in any aspect of the operation of the Contest; (d) inaccessibility or unavailability of the Internet or any combination thereof; (e) failure of any vendor to perform, or; (f) any injury or damage to participant's or to any other person's computer or mobile device which may be related to or resulting from any attempt to participate in the Contest or download any materials in the Contest. If, for any reason, the Contest is not capable of running as planned for reasons which may include without limitation, infection by computer virus, bugs, tampering, unauthorized intervention, fraud, technical failures, or any other causes which may corrupt or affect the administration, security, fairness, integrity or proper conduct of this Contest, then Sponsor reserves the right at its sole discretion to cancel, terminate, modify or suspend the Contest in whole or in part. In the event of any ambiguity or error(s) in these Official Rules, Sponsor reserves the right to clarify or modify these Official Rules however it deems appropriate to correct any such ambiguity or error(s).

ADDITIONAL CONTEST TERMS: By entering this Contest each entrant or participant acknowledges that the Contest is in no way sponsored, endorsed or administered by, or associated with, Meta Platforms, Inc. and as such completely releases Meta Platforms, Inc. from any and all liability. Any questions, comments or complaints regarding the Contest will be directed to the Sponsor, not Meta Platforms, Inc.

GENERAL RULES OF PARTICIPATION: This Contest is subject to all applicable federal, state, and local laws and is void where prohibited. By participating, Nominators and Nominees agree to be bound by these Official Rules and the decisions of the Sponsor and waive any right to challenge the decision of the Sponsor regarding any claim of ambiguity in the Contest or these Official Rules, whose decision shall be binding. Sponsor may prohibit a Nominator or Nominee from participating in the Contest or winning a prize if, in its sole discretion, it determines that said Nominator or Nominee is attempting to undermine the legitimate operation of the Contest by cheating, hacking, deception, or other unfair playing practices or intending to annoy, abuse, threaten or harass any other entrants, Nominators, Nominees, or Contest Entities, including Sponsor. .

CAUTION: ANY ATTEMPT BY AN ENTRANT TO DELIBERATELY DAMAGE THE WEBSITE OR UNDERMINE THE LEGITIMATE OPERATION OF THE CONTEST MAY BE IN VIOLATION OF CRIMINAL AND CIVIL LAWS.

PRIVACY: Any personally identifiable information collected by Nominators or Nominees through such party's participation in the Contest will be collected and used by Sponsor and its designees for the administration and fulfillment of the Contest and as otherwise described in these Official Rules and Sponsor's privacy policy available at <https://www.compmort.com/privacy-statement/>.

WINNER'S LIST REQUEST: For the names of the winners, send an email with "\$10k Wedding Giveaway – Specify Winner's List Request" in the subject line to giveaways@compmort.com or mail a request to: \$10k Wedding Giveaway – Specify Winner's List Request, Compass Mortgage, Inc., 27755 Diehl Rd., Suite 100, Warrenville, IL 60555. Requests must be received no later than sixty (60) days after the end of the Contest Period.