

OFFICIAL RULES

NO PURCHASE NECESSARY TO ENTER OR WIN. A PURCHASE OR PAYMENT OF ANY KIND WILL NOT IMPROVE YOUR CHANCES OF WINNING.

1. Eligibility: Except where regulated or restricted by law, the Eric Hamilton Homebuyer Sweepstakes (“**Sweepstakes**”) is open to legal residents of MO, AZ, CA, CO, FL, TN, GA, IA, IL, IN, KY, MI, MN, and WI who are 18 years of age or older at the time of entry. Employees, contractors, directors, and officers of the sponsor, Guaranteed Rate, Inc. (“**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 Sweepstakes, and their immediate family members (parent, child, sibling, and spouse of each), and those living in the same household of each, or any settlement service provider, are not eligible to enter or win. Other eligibility requirements and conditions of participation are set forth below in these official rules for the Sweepstakes (“**Official Rules**”). All federal, state, municipal, and local laws and regulations apply. **Void where prohibited by law.**

2. Entry Period: The Sweepstakes is comprised of twelve entry periods. The first of which begins at 9:00 AM Central Time (“**CT**”) on 1/1/26 and the last of which ends at 11:59 CT on 12/31/26 (“**Entry Period**”). The twelve entry periods are as follows: 1/1/26 – 1/31/26, 2/1/26 – 2/28/26, 3/1/26 – 3/31/26, 4/1/26 – 4/30/26, 5/1/26 – 5/31/26, 6/1/26 – 6/30/26, 7/1/26 – 7/31/26, 8/1/26 – 8/31/26, 9/1/26 – 9/30/26, 10/1/26 – 10/31/26, 11/1/26 – 11/30/26, and 12/1/26 – 12/31/26.

3. How to Enter: To enter, eligible individuals (“**Entrant**”) must visit [[Lead Pops URL](#)] and submit a completed form with entrant’s contact information. Upon completing the entry process (“**Entry**” or “**Entries**”), the participant will be entered into the Sweepstakes with a chance to win the prize (“**Entrant**” or “**Entrants**”). Entrant will only be entered to win a prize during the month they enter to win. Entrants who win a prize are not eligible to re-enter in subsequent monthly entry periods.

4. Entry Conditions: All Entries must be received during the Entry Period to be eligible for the Sweepstakes. Any Entry received after the Entry Period will be void. Sponsor is not responsible for any lost, illegible, incomplete, damaged, or misdirected Entries or Entries not properly forwarded to Sponsor. **LIMIT OF ONE ENTRY PER PERSON DURING THE ENTRY PERIOD.**

5. Prizes and Approximate Retail Value (“ARV”): One (1) of the following prizes (“**Prizes**”) will be awarded to one (1) winner of the Sweepstakes as selected by Sponsor and depending upon prize availability:

- (a) Visa gift card (ARV \$500)
- (b) Yeti cooler (ARV \$450)
- (c) Apple AirPods (ARV \$250)
- (d) Apple Watch (ARV \$400)
- (e) Local experience package (ARV \$500)
- (f) Home Readiness Kit (ARV \$500)

- 6. Prize Conditions:** All federal, state, and local taxes, and all other costs associated with acceptance or use of the Prize, are the sole responsibility of the winner. The winner may waive his/her right to receive a Prize. A Prize is non-transferable, non-exchangeable, and non-refundable, and must be accepted by the winner as awarded.
- 7. Winner Selection:** The Prize winner (“**Winner**”) will be selected at random by Sponsor within seven days after the end of the Entry Period (the “**Drawing**”) from among all eligible Entries received. The Drawing will be conducted by Sponsor or its representatives, whose decisions are final and binding in all matters relating to this Sweepstakes.
- 8. Odds of Winning:** The odds of winning a Prize in the Sweepstakes depend upon the number of eligible Entries received during the Entry Period.
- 9. Winner Notification and Verification:** The Winner will be notified within seven days after the Drawing using the telephone number or email address provided at the time of Entry in the Sweepstakes. Sponsor is not responsible if unable to contact a Winner for prize notification purposes for whatever reason, including Entrant’s failure to provide a correct telephone number or email address at the time of entry. Disqualification and the selection of an alternate winner will result from any of the following: (a) potential Winner’s inability to accept the Prize; (b) the inability of Sponsor to contact the Winner for any reason; or (c) any other non-compliance with these Official Rules, as determined by Sponsor in its sole discretion.
- 10. Prize Delivery:** Delivery arrangements for the Prize will be coordinated with the Winner within fourteen days after Sponsor verifies the Winner’s eligibility.
- 11. Conditions, Disclaimers, and License:** By entering the Sweepstakes, 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 Sweepstakes, 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 Sweepstakes, all Entrants further agree that Sponsor has the sole right to decide all matters relating to the Sweepstakes. 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 Sweepstakes, Sponsor is not responsible for the actions of Entrants or other individuals in connection with the Sweepstakes, including attempts to circumvent these Official Rules or otherwise interfere with the administration, security, fairness, integrity or proper conduct of the Sweepstakes. If, for any reason, the Sweepstakes 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, viability, or proper conduct of the Sweepstakes, 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 the Sweepstakes, 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.
- 12. Release and Indemnification:** BY ENTERING THE SWEEPSTAKES, ENTRANTS RELEASE AND HOLD THE SPONSOR HARMLESS FROM AND AGAINST ANY AND ALL LOSSES, DAMAGES, RIGHT, CLAIMS, AND ACTIONS OF ANY KIND ARISING IN WHOLE OR IN PART, DIRECTLY OR

INDIRECTLY, FROM THE SWEEPSTAKES OR PARTICIPATION IN ANY SWEEPSTAKES-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 SWEEPSTAKES, INCLUDING WITHOUT LIMITATION, PERSONAL INJURY, DEATH, AND/OR PROPERTY DAMAGE, AS WELL AS CLAIMS BASED ON PUBLICITY RIGHTS, DEFAMATION, AND/OR INVASION OF PRIVACY.

13. Miscellaneous:

(a) **Privacy:** Information submitted in connection with the Sweepstakes 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://www.guaranteedrate.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 Sweepstakes agree that Sponsor may contact them by email to make Entrant aware of information pertinent to the Sweepstakes, 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 in to 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.

(c) **Applicable Law:** The Sweepstakes, and any disputes that may arise hereunder, shall be governed in all respects by the laws of the state of Illinois without regard to the conflicts of laws principles of any jurisdiction. Venue with respect to any such disputes shall be had in a state or federal court within Cook County, Illinois.

14. Sponsor: The Sweepstakes is sponsored by Guaranteed Rate, Inc., 3940 N. Ravenswood, Chicago, IL 60613.

15. Winner List: For the identity of the Winner, send a self-addressed, stamped envelope to: Guaranteed Rate, Inc., Attn: Winner List, Marketing, 2026 Eric Hamilton Homebuyer Sweepstakes, 3940 N. Ravenswood, Chicago, IL 60613, within 90 days after the end of the Entry Period.

This sweepstakes is in no way sponsored, endorsed, administered by, or associated with Meta, Instagram, Facebook, X Corp, or any social media platform which may feature a promotion of this sweepstakes.