



loanDepot NextX Mortgage Sweepstakes OFFICIAL RULES

NO PURCHASE OR PAYMENT NECESSARY TO ENTER OR WIN.

A PURCHASE WILL NOT IMPROVE YOUR CHANCES OF WINNING.

1. ELIGIBILITY: The loanDepot NextX Mortgage Sweepstakes (“Sweepstakes”) is open to individuals who are 21 years or older and are legal residents of, and physically reside in, the fifty (50) United States or the District of Columbia (each, an “Entrant”). Employees of loanDepot.com LLC (the “Sponsor”), its subsidiaries, affiliates, vendors, advertising and promotion agencies, or any other individual or company involved in the development or execution of the Sweepstakes (collectively, the “Sweepstakes Entities”), and members of their immediate families (parent, child, sibling and their respective spouses, regardless of where they reside) and same households, whether or not related, are not eligible to participate or win.

By participating in the Sweepstakes, each Entrant is confirming that they have read and agree to comply with these official rules.

2. ENTRY PERIOD: Sweepstakes begins at 12:00:00 AM Pacific Time (“PT”) on January 1, 2020 and ends at 11:59:59 PM PT on November 30, 2020 (the “Sweepstakes Entry Period”). There is a total of ten (10) monthly entry periods in this Sweepstakes. The first monthly entry period begins at 12:00:00 AM PT on January 1, 2020 and ends at 11:59:59 PM PT on February 29, 2020. The second monthly entry period begins at 12:00:00 AM PT on March 1, 2020 and ends at 11:59:59 PM PT on March 31, 2020. The third monthly entry period follows immediately after the second monthly entry period and the same apply to the fourth through tenth monthly entry periods, i.e., it begins on the first day of the month and ends on the last day of the month. A monthly prize drawing will be conducted for each monthly entry period. To qualify for a monthly prize drawing, see chart below for entry deadlines corresponding to each monthly prize drawing.

Monthly prize drawing	Potential winner will be picked at random from all eligible entries received by (or postmarked by and receive 7 days thereafter).	Monthly prize drawing to be conducted on or about	Prize (amount can be applied toward winner’s mortgage loan, if applicable)
#1	February 29, 2020	March 10, 2020	\$10,000 prize
#2	March 31, 2020	April 10, 2020	\$10,000 prize
#3	April 30, 2020	May 11, 2020	\$10,000 prize
#4	May 31, 2020	June 10, 2020	\$10,000 prize
#5	June 30, 2020	July 10, 2020	\$10,000 prize
#6	July 31, 2020	August 10, 2020	\$10,000 prize
#7	August 31, 2020	September 10, 2020	\$10,000 prize
#8	September 30, 2020	October 9, 2020	\$10,000 prize
#9	October 31, 2020	November 10, 2020	\$10,000 prize
#10	November 30, 2020	December 10, 2020	Up to \$250,000 prize

Each eligible entry received during a given monthly entry period will be entered into the corresponding monthly prize drawing for which it qualifies. If an eligible entry is not drawn as a winner in that month, the entry will be carried over into subsequent monthly prize drawings. If no eligible entry is received for a given monthly entry period, its corresponding monthly prize will be awarded in a random drawing from among all non-winning entries received to date, until all prizes are awarded.

3. HOW TO ENTER: There are two methods of entry.

Method #1: You will receive one (1) entry automatically when your mortgage loan application with loanDepot's Direct, Retail, Wholesale or Joint Venture channels is closed between January 1, 2020 and November 30, 2020. Limit one (1) entry per mortgage loan account. Each eligible entry will be entered into a monthly prize drawing for which it qualifies, regardless of how many borrowers are contractually on the mortgage loan account. Rescinded mortgage loans will not qualify for any monthly prize drawing.

Method #2: To enter the Sweepstakes without closing a mortgage loan with loanDepot, you may submit a mail-in entry. To enter via this method, handwrite your first and last name, street address, phone number and email address on a postcard and mail your entry via first-class mail to: loanDepot NextX Mortgage Sweepstakes, [One Penn Plaza, Box 6225, New York, NY 10119](#). To be eligible for a given monthly prize drawing, your mail-in entry must be postmarked during an applicable monthly entry period and received within seven (7) days later. If the last day of a monthly entry period is on a Sunday or Federal Holiday, then your mail-in entry must be postmarked the next business day and received 7 days thereafter. Sponsor is not responsible for late, lost, damaged, illegible, misdirected or postage due mail. Limit of one (1) mail-in entry per person/household. Any attempted participation beyond this limit or multiple entries received from any person (including, without limitation, by providing multiple sets of false contact information) are void and he/she may be disqualified at Sponsor's sole discretion. Entries that are incomplete, garbled, corrupted, mechanical, or unintelligible for any reason, are void and will not be accepted. Multiple Entrants are not allowed to share the same email address. If there is a dispute as to the identity of an Entrant, the prize will be awarded to the authorized account holder of the email address associated with the winning entry. The "Authorized Account Holder" is defined as the natural person to whom the email address is assigned by an Internet service provider, online service provider or other organization (e.g., business, educational institution, etc.) that is responsible for assigning email addresses for the domain associated with the submitted email address. If a dispute cannot be resolved to Sponsor's satisfaction, the affected entry will be deemed ineligible.

Sponsor may prohibit an Entrant from participating in the Sweepstakes or winning a prize if, in its sole discretion, it determines or suspects that said Entrant is attempting to undermine the legitimate operation of the Sweepstakes by cheating, deceiving or using other unfair playing practices. Entries become the property of the Sponsor and will not be acknowledged or returned. Neither the Sponsor nor its designated agents assume responsibility for third parties' failure to act in accordance with Sponsor's instructions pertaining to the implementation of the Sweepstakes.

4. WINNER SELECTION PROCEDURES & ODDS: All potential winners will be selected at random on date stated in section 2 above. All random drawings will be conducted under the supervision of the Administrator whose decisions are final and binding in all matters related to the Sweepstakes. Odds of winning a monthly prize depend on the total number of eligible entries received for a given monthly entry period.

5. WINNER NOTIFICATION: Each potential winner will be notified by the Administrator and/or the Sponsor via email, telephone and/or courier service within two (2) business days after each monthly prize drawing is conducted. Each potential winner will be required to complete and return a notarized Affidavit of Eligibility and Liability and Publicity Release ("Affidavit/Release") within five (5) days of date specified on notification.

Failure to comply within this time deadline will result in disqualification. In the event it is determined that a winner cannot be contacted or is contacted but does not respond within the time allocated, or cannot continue in the Sweepstakes for any reason, or has not complied with these Official Rules, or has made false statements on the entry, or has failed to execute and return Affidavit/Release within the specified time period, or a notification is returned as undeliverable, then such potential winner will be disqualified and the corresponding prize will be awarded to an alternate winner. The Sponsor reserves the right to modify the notification procedures in connection with the selection of an alternate winner, if any. If a potential winning entry (from entry method #1) has multiple account holders: all joint account holders will be named on the notification but only one (1) Affidavit/Release will be sent to the address available on file and one (1) designated account holder must sign the Affidavit/Release on behalf of all joint account holders. Should a winner make any false statement(s) in any document required by Sponsor, such winner will be disqualified and required to promptly return to Sponsor the prize. Grand Prize winner may be subject to a background check, credit check and/or criminal background check (with the exception of civil actions). At Sponsor's sole discretion, Grand Prize forfeiture may result from negative background check report, credit check and/or criminal background check and the prize will be awarded to an alternate winner. Participation in the Sweepstakes and acceptance of any prize (subject to verification) constitute permission (except where prohibited by law) to use each winner's name, entry, hometown, likeness, prize won, statements and photograph (all at Sponsor's discretion) for future advertising, publicity in any and all media (including online posting) now or hereafter devised throughout the world in perpetuity, in any manner, without additional compensation or notification to or permission from any winner.

6. PRIZES: A total of ten (10) prizes will be awarded.

Nine (9) Monthly Prizes: One (1) \$10,000 monthly prize will be awarded per month.

One (1) Grand Prize: Up to \$250,000 Grand Prize will be awarded after the Sweepstakes Entry Period.

Total value of all prizes to be awarded: up to \$340,000. Limit one (1) prize per household.

If winner has a mortgage loan account with loanDepot, the prize money may be credited to the winner's account. If any winner has a mortgage loan of less than the prize amount, the remaining balance after paying off the mortgage loan may be awarded in the form of a corporate check. The corporate check will be issued to mortgage account holder(s) name and it is up to the account holders to decide on how to split and distribute the prize money among themselves. If a winner does not have a mortgage loan with loanDepot, the prize will be awarded in the form of a corporate check, which may be used toward winner's non-loanDepot mortgage loan payment. Prizes will be awarded within forty-five (45) days after receipt and verification of completed Affidavit/Release. All federal, state and local income taxes relating to the use, acceptance and possession of prize are the sole responsibility for each winner. Each winner will be required to provide valid identification and valid taxpayer identification number or social security number before any prize be awarded. An IRS form 1099 will be filed with the IRS in the name of each winner for the value of prize awarded and a copy given to each winner for tax reporting purposes. No prize substitution permitted by any winner, however, Sponsor reserves the right to substitute any prize with another of comparable value, at its sole discretion. Prizes are nontransferable except to a surviving spouse.

7. CONSENT AND RELEASE: To the fullest extent possible in law, Entrants, and on behalf of their respective heirs, executors, administrators, legal representatives, successors and assigns, release, defend and hold harmless the Sweepstakes Entities ("Releasees") from any and all actions, causes of action, suits, debts, dues, sums of money, accounts, reckonings, bonds, bills, specialties, covenants, contracts, controversies, agreements, promises, variances, trespasses, lost profits, indirect or direct damages, consequential damages, incidental damages, punitive or exemplary damages, judgments, extent, executions, claims and demands whatsoever, in law, admiralty or equity, whether known or unknown, foreseen or unforeseen, against Sweepstakes Entities which any one or more of the Sweepstakes Entities

ever had, now have or hereafter can, shall or may have which in any way arise out of or result from Entrant's participation, acceptance of prize. The Sponsor is not responsible for any typographical or other error in the printing of the offer, administration of the Sweepstakes or in the announcement of any prize. In the event Sponsor is prevented from continuing with the Sweepstakes as contemplated herein by any event beyond its control, or otherwise, including but not limited to fire, flood, earthquake, explosion, labor dispute or strike, act of God or public enemy, satellite or equipment failure, riot or civil disturbance, terrorist threat or activity, war (declared or undeclared) or any federal, state, or local government law, order, or regulation, or order of any court, or other cause, Sponsor shall have the right to modify, suspend or terminate the Sweepstakes. Furthermore, the Sponsor reserves the right to terminate the Sweepstakes if it becomes technically corrupted or if fraud, technical failures, any other errors or other causes corrupt the security or integrity of the Sweepstakes (including if a computer virus or system malfunction inalterably impairs its ability to conduct the Sweepstakes), and to determine winners from among all eligible entries received prior to termination. Entrants assume all liability for any injury, including death or damage caused or claimed to be caused, by participation in this Sweepstakes or indirect use or redemption of the prize.

8. BINDING ARBITRATION: Except where prohibited by law, entrants agree to waive all rights to trial in any action or proceeding instituted in connection with these Official Rules, including, without limitation, the Sweepstakes. Any controversy or claim arising out of or relating to these Official Rules and/or Sweepstakes shall be settled by binding arbitration in accordance with the commercial arbitration rules of the American Arbitration Association. The arbitration of disputes pursuant to this paragraph shall be in the entrant's individual capacity, and not as a plaintiff or class member in any purported class or representative proceeding. The arbitrator may not consolidate or join the claims of other persons or parties who may be similarly situated. The arbitration shall be conducted in the State of California.

9. GENERAL/LIMITATIONS: Sponsor is not responsible for (i) entries that are altered, delayed, deleted, destroyed, forged, fraudulent, improperly accessed, inaccurate, incomplete, interrupted, irregular in any way, late, lost, misdirected, multiple, non-delivered, stolen, tampered with, unauthorized, unintelligible or otherwise not in compliance with these Official Rules; (ii) any attempts to submit entry that is interrupted or unavailable satellite, network, server, Internet Service Provider, or other connections; telephone or cell phone availability or accessibility; miscommunications; failed computer, satellite, telephone or cable transmissions, lines or technical failure; (iii) jumbled, corrupted, scrambled, delayed or misdirected transmissions; (iv) computer hardware or software malfunctions, failures, technical errors or difficulties; (v) unauthorized human intervention or human error; (vi) undeliverable emails resulting from any form of active or passive email filtering, insufficient space in Entrant's email account to receive email; (vii) other errors of any kind, whether due to electronic, human, mechanical, printing, production or technical errors or other causes; even if caused by the negligence of any of the Releasees. Each of such potential entries will be disqualified. Void where prohibited or restricted by law and subject to all applicable federal, state, and local laws and regulations.

Sponsor reserves the right at its sole discretion to disqualify any individual that behaves in an unsportsmanlike, disruptive, annoying, harassing or threatening manner; or tampers or attempts to tamper with the entry process and/or the operation of the Sweepstakes or violates these Official Rules. LEGAL WARNING: ANY ATTEMPT BY AN INDIVIDUAL, WHETHER OR NOT AN ENTRANT, TO DELIBERATELY INTERFERE WITH THE OPERATION OF THE SWEEPSTAKES, IS A VIOLATION OF CRIMINAL AND CIVIL LAWS AND SPONSOR RESERVES THE RIGHT TO SEEK DAMAGES AND DILIGENTLY PURSUE ALL REMEDIES AGAINST ANY SUCH INDIVIDUAL TO THE FULLEST EXTENT PERMITTED BY LAW.

10. WINNERS LIST: For the list of winners (available after December 31, 2020), send a stamped, self-addressed envelope (return postage not required for Vermont residents) by December 31, 2020 to:

loanDepot NextX Mortgage Sweepstakes Winners List. c/o Ventura Associates International LLC, Ref: WG, 494 Eighth Ave., Ste. 1700, New York, NY, 10001.

11. PRIVACY: By entering the Sweepstakes, the information Entrants provide may be sent to promotional partners. Entrants may be contacted by the Sponsor and/or any promotional partners with future promotional offers. Information provided by Entrants to participate in this Sweepstakes is subject to Sponsor's privacy policy located at <https://www.loandepot.com/privacypolicy>.

12. SPONSOR: loanDepot.com LLC, 26642 Towne Centre Drive, Foothill Ranch, CA 92610.

13. ADMINISTRATOR: Ventura Associates International LLC, 494 Eighth Avenue, Suite 1700, New York, NY 10001.