



Team 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. SPONSOR: loanDepot.com LLC, 26642 Towne Centre Drive, Foothill Ranch, CA 92610 (“loanDepot” and/or “Sponsor”).

2. ELIGIBILITY: The Team loanDepot NextX Sweepstakes (“Sweepstakes”) is open to current full-time employees of loanDepot.com LLC / mellohome / CUSA / ACT, who have been employed at least 90 days (as noted by loanDepot payroll records) at time of the Sweepstakes’ random drawing (each, an “Entrant”). Senior Vice Presidents and higher, contractors, part-time employees and those who are employed by agencies, vendors and business/marketing partners of loanDepot are not eligible to win. Winning employees must be an employee in good standing with the organization. If a winning employee voluntarily terminates employment with loanDepot within a six (6) month period after receiving the prize, he/she may be subject to recapture prize agreement.

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

3. 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 are 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	Monthly prize drawing to be conducted on or about	Prize (amount may 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

4. HOW TO ENTER: Each eligible Entrant will receive one (1) entry automatically during the Sweepstakes Entry Period. For example: if an Entrant is hired on January 2, 2020, that employee will receive an entry automatically in April 2020 and will be entered into the monthly prize drawings #3 through #10 (i.e., monthly prize drawings from all eligible entries received in April through November). 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. Limit one (1) entry per Entrant.

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.

5. WINNER SELECTION PROCEDURES & ODDS: All potential winners will be selected at random on date stated in section 3 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 employees automatically received for a given monthly entry period..

6. WINNER NOTIFICATION: Each potential winner will be notified by the Sponsor and/or the Administrator via email, telephone and/or in person within five (5) 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 seven (7) 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 potential winner 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, 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. 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, 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.

7. 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.

This sweepstakes’ grand prize is designed to pay down or pay off the winner’s mortgage loan, but winners are not required to have a mortgage loan to be eligible to win. If winner has a mortgage loan account with loanDepot, the prize money may be credited to the winner’s account. If any winner with a loanDepot loan

has a mortgage loan of less than the prize amount, the remaining balance after paying off the mortgage loan will be awarded in the form of a corporate check, and may be issued inside or outside of normal payroll processes, either as a one-time lump sum, or as an ongoing series of payments. If a winner does not have a mortgage loan with loanDepot, the prize will be awarded in the form of a corporate check and may be issued inside or outside of normal payroll processes, either as a one-time lump sum, or as an ongoing series of payments up to a maximum of 24 months at the winner's request and with the agreement of the Sponsor. Winners must be an employee of loanDepot at time of prize award and continue to be an employee in good standing for at least six (6) months after the prize award. The issuance of any prizes in this Sweepstakes shall not constitute or be evidence of any agreement, ongoing promise or understanding, express or implied, that the winning employee has a right to continue as an employee of loanDepot for any period of time, or at any particular rate of compensation. If a winner voluntarily terminates employment with loanDepot within a six (6) month period after receiving the prize, at Sponsor's sole discretion, such winner may need to return the entire prize or a portion of the prize. 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 before any prize can 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.

8. 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 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 "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 Releasees which any one or more of the Releasees 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.

9. 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.

10. 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, stolen, tampered with, unauthorized or otherwise not in compliance with these Official Rules; (ii) jumbled, corrupted, scrambled, delayed or misdirected transmissions; (iii) computer hardware or software malfunctions, failures, technical errors or difficulties; (iv) unauthorized human intervention or human error; (v) 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 Entrant that behaves in an unsportsmanlike, disruptive, annoying, harassing or threatening manner 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.**

11. WINNERS LIST: For the list of winners (available after December 31, 2020), send a stamped, self-addressed envelope by December 31, 2020 to: Team loanDepot NextX Sweepstakes Winners List. c/o Ventura Associates International LLC, Ref: WG, 494 Eighth Ave., Ste. 1700, New York, NY, 10001.

12. PRIVACY: Entrants information will be provided to the Administrator for purposes of administering this Sweepstakes only.

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