



UWM LIVE! BROKERS TO NYSE RAFFLE Official Rules and Regulations

- 1. TO ENTER.** All federal, state and local regulations apply. Void where prohibited by law. The UWM LIVE! Brokers to NYSE Raffle (the "Contest") runs from May 15, 2024 at 6:00 p.m. Eastern Time until May 16, 2024 at 5:00 p.m. Eastern Time (the "Contest Period"), or such other time as may be communicated by UWM to entrants. The Contest consists of 2 separate drawings, each with its own individuals prizes, entry methods, and entry periods.

To enter Drawing #1, Entrants may attend UWM Live! at the UWM Sports Complex located at 867 S Blvd E, Pontiac, MI 48341 and complete the registration form provided on the iPad between May 15, 2024 at 6:00 p.m Eastern Time and May 15, 2024 at 7:00 p.m (the "Drawing #1 Submission Deadline"). One entry per person. Up to three (3) Prize (as defined below) winners will be selected on May 15, 2024 for Drawing #1. All entries for Drawing #1 must be received by United Wholesale Mortgage, LLC ("UWM") no later than the Drawing # 1 Submission Deadline to be considered for entry into Drawing #1.

To enter Drawing #2, Entrants may: (i) attend UWM Live! at the UWM Sports Complex located at 867 S Blvd E, Pontiac, MI 48341; (ii) obtain an Expo Card which are available for pick up at UWM Live! during the Contest Period; (iii) visit every and all exhibit booths at UWM Live! during their hours of operation (exhibit booths are open on May 15, 2024 from 6:00 p.m. to 8:00 p.m. and May 16, 2024 from 9:00 a.m to 9:45 a.m and 12:00 p.m to 1:30 p.m); (iv) get a confirmation mark on the Entrants expo card clearly and conspicuously showing that the Entrant visited each booth; and (v) after visiting every and all exhibit booths and receiving a confirmation mark from each booth of attendance on their expo card, the Entrant must turn in the completely filled out Expo Card into the raffle bin located at UWM Live! by May 16, 2024 at 1:30 p.m.(the "Drawing #2 Submission Deadline"). One entry per person. Up to three (3) Prize winners will be selected on May 16, 2024 at or around 4:30 p.m for Drawing #2. All entries for Drawing #2 must be received by UWM no later than the Drawing #2 Submission Deadline for entry into Drawing #2.

In participating in the Contest, there is no expectation or requirement of providing or referring any current or future business to UWM. UWM's designated computer system is the official time keeping device. Any attempt by any entrant to obtain more than the stated number of entries by using multiple/different identities, including names, phone numbers, email addresses, and/or registrations or any other methods will void that entrant's entries and that entrant will be disqualified. UWM is not responsible for late, undelivered, misaddressed, ineligible, misdirected, illegible, incomplete, or incorrect entries. In the event of a dispute as to any registration or entry, the authorized account holder of the email address used to register will be deemed to be the entrant. Potential winners may be required to show proof of identity and/or that they are the authorized account holder, in each case acceptable to UWM in its sole and absolute discretion. Failure to provide valid and acceptable proof of identity and/or account holder authorization may disqualify an entrant and/or entry. UWM has sole and absolute discretion in determining eligible and ineligible entries.

- 2. CONDITIONS OF ENTRY:** By submitting an entry, participants are agreeing to: (i) these UWM LIVE! BROKERS TO NYSE RAFFLE Official Rules and Regulations (these "Official Rules"); (ii) travel to the City of New York, New York for the duration of the Event Days (as defined below) and remain available during the Event Days to be physically present and attend in person each NYSE Event (as defined below) as scheduled or otherwise requested from time to time by UWM; and (iii) share their contact information with UWM, including their email address, and receive related email communications. For a paper copy of these Official Rules, send a self-addressed stamped envelope to UWM LIVE! BROKERS TO NYSE RAFFLE, ATTN: Marketing Team, 585 S. Blvd. E., Pontiac, MI 48341.

Each of the up to six (6) total selected Prize winners must be physically present and attend in person, as requested by UWM, the New York Stock Exchange closing bell ringing ceremony (the "Ceremony") and any other related events scheduled by UWM during the week of National Mortgage Brokers Day (generally celebrated on or about July 18th each year, the "NYSE Events"). Notwithstanding the foregoing, not all Prize winners are assured of attending the Ceremony or any other NYSE Event due to governmental or NYSE rules, regulations or orders, including in response to the COVID-19 pandemic, or for any other reason in UWM's sole and absolute discretion.

3. **SELECTION AND NOTIFICATION:** Up to three (3) winners from Drawing #1 will be selected from among all Drawing #1 eligible entries May 15, 2024 from a live raffle drawing and up to three (3) winners from Drawing #2 will be selected from among all Drawing #2 eligible entries from a backstage raffle drawing and the winners will be announced on stage at or around May 16, 2024 at 5:00 p.m. The winners and Prize designations will be selected by UWM in its sole and absolute discretion. The odds of winning a Prize (as defined below) are dependent upon the number of eligible entries. Drawing #1 Winners will be notified in person on May 15, 2024 and Drawing #2 winners will be notified in person on May 16, 2024. If any potential winner cannot be reached after a reasonable effort has been exerted, if any potential winner is found to be ineligible, or if any potential winner cannot or does not strictly comply with these Official Rules, such potential winner will be disqualified and an alternate potential winner may be selected at UWM's sole and absolute discretion from all remaining eligible entries, time permitting. Unclaimed Prizes will not be awarded (except to the extent an alternate potential winner is selected at UWM's sole and absolute discretion pursuant to the preceding sentence). Once a potential winner has been selected for a Prize opportunity, the potential winner will not be eligible to receive another Prize opportunity during the Contest. UWM's decisions on all matters relating to the Contest, including, without limitation, potential winner selections, Prize awards, and the interpretation of these Official Rules, are final and binding. Notwithstanding anything contained herein to the contrary, any non-compliance with these Official Rules may result in disqualification and an alternate potential winner may be selected at UWM's sole and absolute discretion from all remaining eligible entries, time permitting.

PLEASE NOTE THAT EVEN IF ENTRANT IS LISTED AS A POTENTIAL WINNER AT THE CLOSE OF THE CONTEST, **ENTRANT HAS NOT YET WON THE PRIZE**. EACH POTENTIAL WINNER IS SUBJECT TO VERIFICATION BY UWM, AND MUST MEET ALL ELIGIBILITY REQUIREMENTS AND THE TERMS OF THESE OFFICIAL RULES BEFORE AN ENTRANT WILL BE CONFIRMED AS A WINNER AND THE PRIZE AWARDED.

4. **PRIZE DETAILS:** Each Prize winner will receive from UWM: (i) one (1) single night stay in a single room at a hotel in the City of New York, New York; (ii) one group lunch; (iii) and the opportunity to attend the Ceremony and one or more of the other NYSE Events. The Prize value is estimated at two-hundred dollars (\$200). Limit one Prize per person, no Prize substitution or cash redemption allowed by winner, except at UWM's sole and absolute discretion. UWM reserves the right to substitute prizes of equal or greater value as necessary. All Prizes are non-transferable. All applicable federal, state and local taxes on Prizes, and any expenses incurred in connection with any other aspect of the Prize, are the sole responsibility of winner. All Prize details are subject to change and at UWM's sole and absolute discretion.
5. **ELIGIBILITY:** The Contest is open to legal residents of the United States, who must be: (i) 21 years or older; and (ii) an NMLS licensed mortgage broker in good standing in each jurisdiction the entrant conducts business. Employees of UWM or its affiliates, and their immediate families or household members, whether or not related, and employees of UWM's advertising and promotion agencies, event co-promoters, representatives or other agents, and their affiliates and/or immediate families or household members, whether or not related, are not eligible to win.
6. **RESTRICTIONS AND RELEASE:** By participating, entrants: (a) agree to abide by and be bound by these Official Rules and the decisions of UWM, which shall be final and binding; (b) acknowledge that all risk of travel and participation in any NYSE Event shall be borne solely by the entrant, including, without limitation, as to the contagious nature of the 2019 novel coronavirus disease and the risk that entrant may be exposed to or contract such disease by engaging in activities related to a Prize; (c) hereby fully and unconditionally release UWM, its affiliates, advertising and promotion agencies, event co-promoters, and Intercontinental Exchange, Inc., and each of its and their officers, directors, managers, employees, agents, and representatives ("Released Parties") from any and all liability in connection with any Prize received in the Contest or from participating in the NYSE Events, the Contest or any other Prize-related activities, including, without limitation, personal injury, death, or damage to or loss of property, or receipt or use or misuse of any aspect of the Prize, or any other direct, indirect, punitive, incidental or consequential damages; and (d) agrees not to make, publish or communicate to any person or in any public forum any comments or statements (written or oral) relating in any way to the NYSE Events, the Contest or these Official Rules that denigrate or disparage, or are detrimental to, the reputation or stature of the Released Parties or their businesses, existing and prospective customers, suppliers, investors and other associated third parties. Entrants waive the right to assert, as a cost of receiving a Prize, any and all costs of redemption. UWM reserves the right to cancel, suspend and/or modify all or any aspect of the Contest or these Official Rules at any time with immediate effect and without notice, including, without limitation, for any actual or suspected fraud, technical failures, human error or any other factor that could impair the integrity or proper functioning of the Contest, as determined by UWM in its sole and absolute discretion.

7. **GENERAL CONDITIONS:** Without otherwise limiting its rights hereunder, UWM reserves the right in its sole and absolute discretion to disqualify any entrant it finds or suspects to be tampering with the entry process or the operation of the Contest or to be acting in violation of these Official Rules, any other UWM promotion, offering, transaction or potential transaction, or otherwise in an unsportsmanlike or disruptive manner. Any attempt by any person to deliberately undermine the legitimate operation of the Contest may be a violation of criminal and civil law, and, should such an attempt be made, UWM reserves the right to seek damages from any such person to the fullest extent permitted by law and any other rights and remedies available to UWM. UWM's delay or failure to enforce any term of these Official Rules shall not constitute a waiver of thereof as to any specific or future act or omission. The winner must not be under any legal impediment that would prevent the winner from accepting the applicable Prize, and must be able to participate in the Contest and accept the Prize on the date or dates specified by UWM. Otherwise, such Prize will be forfeited.
8. **LIMITATIONS OF LIABILITY:** The Released Parties are not responsible for: (i) any incorrect or inaccurate information, whether caused by entrants, printing errors or by any of the equipment or programming associated with or utilized in the Contest; (ii) technical failures of any kind, including, without limitation, as to malfunctions, interruptions, or disconnections in cellular networks, phone lines or network hardware or software; (iii) unauthorized human intervention in any part of the entry process or the Contest; (iv) technical or human error which may occur in the administration of the Contest or the processing of entries; (v) any injury or damage to persons or property which may be caused, directly or indirectly, in whole or in part, from entrant's participation in the Contest or receipt or use or misuse of any Prize, including, without limitation, participation in any NYSE Event; or (vi) any inability to conduct the Contest or award the Prize as a result of any act of God, labor stoppage strike, or lock out, or other reason beyond the control of the Released Parties. If for any reason an entrant's entry is confirmed to have been erroneously deleted, lost, or otherwise destroyed or corrupted, entrant's sole remedy is another entry in the Contest, if it is possible. No more than the stated number of Prizes will be awarded. In the event that production, technical, seeding, programming or any other reasons cause more than the stated number of Prizes as set forth in these Official Rules to be available and/or claimed, UWM reserves the right to award only the stated number of Prizes among all legitimate, unawarded, eligible Prize claims.
9. **DISPUTES:** Entrant agrees that: (i) any and all disputes, claims and causes of action arising out of or connected with the Contest, or any Prizes awarded, shall be resolved individually, without resort to any form of class action, and exclusively by, the appropriate State of Michigan court located in Oakland County, Michigan (ii) any and all claims, judgments and awards shall be limited to the lesser of the actual out-of-pocket costs incurred, including costs associated with entering the Contest, but in no event attorneys' fees or \$500; and (iii) under no circumstances will entrant be permitted to obtain awards for, and entrant hereby waives all rights to claim punitive, incidental and consequential damages and any other damages, other than for actual out-of-pocket expenses, and any and all rights to have damages multiplied or otherwise increased. **SOME JURISDICTIONS DO NOT ALLOW THE LIMITATIONS OR EXCLUSION OF LIABILITY FOR INCIDENTAL OR CONSEQUENTIAL DAMAGES, SO THE ABOVE MAY NOT APPLY TO ALL ENTRANTS.** All issues and questions concerning the construction, validity, interpretation and enforceability of these Official Rules, or the rights and obligations of the entrant, UWM, the Authorized Persons (as defined below) or any other person in connection with the Contest, shall be governed by, and construed in accordance with, the laws of the State of Michigan, without giving effect to any choice of law or conflict of law rules, which would cause the application of the laws of any jurisdiction other than the State of Michigan. **ENTRANT HEREBY WAIVES ANY RIGHT TO TRIAL BY JURY IN ANY ACTION OR PROCEEDING.**
10. **ENTRANT'S PERSONAL INFORMATION:** By participating in the Contest except to the extent prohibited by applicable law, entrant hereby irrevocably grants full permission, authorization and license to UWM and its affiliates, successors, and assigns, and each of their respective licensees, advertising agencies, promotion agencies, and fulfillment agencies, designees, and the employees, officers, directors, managers, agents and other representatives of each and all of them, by any means, whether now known or hereinafter developed, to exhibit, record, reproduce, broadcast, transmit, publish, sell, distribute, perform, use and re-use, and to license others (collectively, the "Authorized Persons") to exhibit, record, reproduce, broadcast, transmit, publish, sell, distribute, perform, use and re-use, for any purpose (including, without limitation, for advertising and publicity purposes), in any manner, without further notification, authorization or compensation to entrant or anyone on entrant's behalf, entrant's name, nickname, voice, personal and professional biographical information, photograph, and/or other likeness, however captured, and any photographs, videotapes, motion pictures, recordings, or other record of or made in connection with the Contest or any Prize, including, without limitation, any and all information included, provided, requested or otherwise obtained

by the Authorized Persons in connection with the entrant's entry, in any and all media (including, without limitation, social media), whether now known or hereafter developed, worldwide and in perpetuity, and entrants represents and warrants that no further permission is required for such use. Entrant represents and warrants that such entrant: (i) has full right, power, and authority to submit an entry pursuant to the terms and condition of these Official Rules and to grant the rights described herein; and (ii) will provide only true and correct statements and other information in connection with the Contest, and that in doing so, the rights and licenses granted pursuant to the terms and condition of these Official Rules do not, and will not, violate any right (including without limitation copyright, trademark, trade secret, right to privacy, or right of publicity) of, or conflict with or violate any contract with or commitment made to, any person or entity, and that no consent or authorization from, or any payment to, any third party is required in connection therewith. To the fullest extent permitted by applicable law, entrant hereby irrevocably waives all legal and equitable rights relating to all liabilities, claims, demands, actions, suits, damages, and expenses, including, without limitation, claims for copyright or trademark infringement, infringement of moral rights, libel, defamation, invasion of any rights of privacy (including intrusion, false light, public disclosure of private facts, and misappropriation of name or likeness), violation of rights of publicity, physical or emotional injury or distress, or any similar claim or cause of action in tort, contract, or any other legal theory, now known or hereafter known in any jurisdiction throughout the world (collectively, "IP Claims"), arising directly or indirectly from the Authorized Persons' exercise of their rights under these Official Rules, whether resulting in whole or in part from the negligence of such Authorized Persons or any other person, and hereby covenants not to make or bring any such IP Claim against any Authorized Persons and forever releases and discharges the Authorized Persons from liability under such IP Claims. Entrant understands that the Authorized Persons are relying on the terms and conditions of these Official Rules, including those set forth in this provision, and will incur significant expense in reliance thereon.