

**Quicken Loans Rickie Selfie Sweepstakes
Official Rules**

NO PURCHASE OR PAYMENT OF ANY KIND NECESSARY TO ENTER OR WIN. A PURCHASE WILL NOT INCREASE YOUR CHANCES OF WINNING. THIS SWEEPSTAKES IS INTENDED FOR PLAY IN THE UNITED STATES ONLY AND WILL BE GOVERNED BY U.S. LAW. DO NOT ENTER IF YOU ARE NOT ELIGIBLE AND LOCATED IN THE UNITED STATES AT THE TIME OF ENTRY. OPEN TO LEGAL RESIDENTS OF THE FIFTY (50) UNITED STATES AND THE DISTRICT OF COLUMBIA WHO ARE AT LEAST 18 YEARS OF AGE OR OLDER, WHO ENTER FROM WITHIN THE 50 UNITED STATES OR THE DISTRICT OF COLUMBIA.

1. Eligibility: The Quicken Loans Rickie Selfie Sweepstakes (the “Sweepstakes”) is open to: legal residents of the fifty (50) United States and the District of Columbia who are at least 18 years of age or older, and who are located in the United States or the District of Columbia at the time of entry. Employees, contractors, directors, officers, and agents of Sponsor (as defined below), its parent, affiliates, subsidiaries, distributors, sales representatives, retailers, and advertising, promotion and judging agencies and all other service agencies involved with the Sweepstakes, and members of the immediate family (spouse, parent, child, sibling and their respective spouses, regardless of where they reside) and household of each such employee (whether or not related) are not eligible to participate.

This Sweepstakes is subject to all applicable federal, state, and local laws and regulations and is void in Canada and where prohibited. Participation constitutes entrant’s full and unconditional agreement to these Official Rules and Sponsor’s decisions, which are final and binding in all matters related to the Sweepstakes. Winning a prize is contingent upon fulfilling all requirements set forth herein.

2. Sponsor: Quicken Loans, 1050 Woodward Avenue, Detroit, MI 48226 (“Sponsor”).

3. Sweepstakes Entry Period: The Sweepstakes begins on Wednesday, July 29, 2015, at 12:00:00 A.M. Eastern Time (“ET”) and ends on Sunday, August 2, 2015, at 6:00:00 P.M. ET (the “Sweepstakes Entry Period”). The Sweepstakes Entry Period is divided into five (5) drawings (each a “Drawing”) as set forth in more detail below. All entries must be received during the Sweepstakes Entry Period to be valid.

Drawing	Start Date/Time	End Date/Time	Drawing Date
1	12:00:00 a.m. ET; 7/29/15	11:59:59 p.m. ET; 7/29/15	7/30/15
2	12:00:00 a.m. ET; 7/30/15	11:59:59 p.m. ET; 7/30/15	7/31/15
3	12:00:00 a.m. ET; 7/31/15	11:59:59 p.m. ET; 7/31/15	8/1/15
4	12:00:00 a.m. ET; 8/1/15	11:59:59 p.m. ET; 8/1/15	8/2/15
5	12:00:00 a.m. ET; 8/2/15	11:59:59 p.m. ET; 8/2/15	8/2/15

4. How to Enter: During the Sweepstakes Entry Period, take an original photo of yourself, i.e., “selfie,” with a photograph of Rickie Fowler or Rickie Fowler himself (or find a Rickie Fowler photo online and take a “selfie” with that photo) (the “Photo”). Then, log in to your Twitter account (or go to twitter.com

and create one for free, which membership is subject to Twitter's terms of service) and tweet the Photo using the hashtag "#RickieSelfieSweepstakes" to receive one (1) entry into the Sweepstakes. **The Photo must be original and your tweet must include the required #RickieSelfieSweepstakes hashtag and an image of Rickie Fowler to be considered a valid entry.**

Individuals who do not follow all of the instructions, provide the required information in their registration form, and/or abide by these Official Rules or other instructions of Sponsor may be disqualified. Sweepstakes entries must comply with the Content requirements set forth herein to be valid. As used herein, "Content" refers to all content you submit in connection with the Sweepstakes (including, but not limited to, the Photo, images, descriptions, writings, explanations, hashtags, tag names, etc.). Sponsor reserves the right to remove any Content that does not adhere to the submission requirements, as determined in Sponsor's sole discretion, and/or disqualify the entrant. All Content must be in compliance with the Twitter tweet format requirements. Entries must be in English. By submitting Content for the Sweepstakes, you hereby warrant and represent that your Content conforms to the Content Requirements set forth herein.

Limit: One (1) entry per person/e-mail address/Twitter account per day during the entire Sweepstakes Entry Period. For the purposes of this Sweepstakes, "day" is defined as 12:00:00 a.m. ET to 11:59:-59 p.m. ET.

Any attempt to submit more than the maximum number of entries using multiple/different Twitter accounts, identities or any other methods may void that participant's entry(ies) and corresponding prize (if any). Automated entries are prohibited, and any use of automated devices will cause disqualification. No other forms of entry are valid other than as set forth above. All entry information becomes the property of the Sponsor and none will be returned. Multiple entrants are not permitted to share the same e-mail address and/or Twitter account. Should multiple users of the same e-mail account or Twitter account enter the Sweepstakes and a dispute thereafter arise regarding the identity of the entrant, the Authorized Account Holder of said e-mail account or Twitter account at the time of entry will be considered the entrant. "Authorized Account Holder" is defined as the natural person who is assigned an e-mail address or Twitter account by an Internet access provider, Twitter Inc., on-line service provider or other organization which is responsible for assigning e-mail addresses and/or Twitter accounts or the domain associated with such account. Potential winner may be required to show proof of being the Authorized Account Holder.

5. Content Requirements: Entrants represent and warrant that their Content is the original work of such entrant, it has not been copied from others, it has not previously won awards, it does not violate the rights of any other person or entity, and publication of the Content via various media including web posting will not infringe on the rights of any third party. Any such entrant will indemnify and hold harmless Released Parties (defined below) from any claims to the contrary. Any entrant whose Content includes likenesses of third parties or contains elements not owned by the entrant (such as, but not limited to, depictions of persons, buildings, trademarks or logos) must be able to provide legal releases for such use including Sponsor's use of such Content, in a form satisfactory to administrator, upon request, prior to award of prize.

By submitting Content, you agree that your Content is gratuitous and made without restriction, and will not place Sponsor under any obligation, that Sponsor is free to use or otherwise disclose the ideas contained in the Content on a non-confidential basis to anyone or otherwise use the ideas without any additional compensation to you. You acknowledge that, by acceptance of your Content, Sponsor does not waive any rights to use similar or related ideas previously known to Sponsor, or developed by its employees, or obtained from sources other than you.

BY SUBMITTING AN ENTRY, ENTRANT ACKNOWLEDGES THAT HIS/HER ENTRY AND CONTENT MAY BE POSTED ON SPONSOR'S WEBSITE OR ELSEWHERE ON THE INTERNET AS AUTHORIZED BY SPONSOR, IN SPONSOR'S DISCRETION. Submission of Content grants Sponsor and its agents an unlimited, worldwide, perpetual, license and right to publish, use, publicly perform the Content in any way, in any and all media, without limitation, and without consideration to the entrant.

All Content submitted by you must conform to the additional submission requirements set forth herein:

- Entry must comply with these Official Rules and the Twitter terms of service (available at <https://twitter.com/tos?lang=en>);
- Entry must comply with the posting requirements set forth above and as set forth in all Twitter guidelines;
- Content cannot be sexually explicit or suggestive, unnecessarily violent or derogatory of any ethnic, racial, gender, religious, professional or age group, profane or pornographic, contain nudity or any materially dangerous activity;
- Content cannot promote alcohol, illegal drugs, tobacco, firearms/weapons (or the use of any of the foregoing), any activities that may appear unsafe or dangerous, or any particular political agenda or message;
- Content cannot be obscene or offensive, endorse any form of hate or hate group;
- Content cannot defame, misrepresent or contain disparaging remarks about Sponsor or its products, or other people, products or companies;
- Content cannot contain trademarks, logos or trade dress owned by others, or advertise or promote any brand or product of any kind, without permission, or contain any personal identification, such as license plate numbers, personal names, e-mail addresses or street addresses;
- Content cannot contain copyrighted materials owned by others (including photographs, sculptures, paintings and other works of art or images published on or in websites, television, movies or other media) without permission; Sponsor does not permit the infringement of others' rights and any use of materials not original to the entrant (except copyrighted materials owned by Sponsor) is grounds for disqualification from the Sweepstakes. Do not include materials, images, graphics, music or trademarks belonging to any third parties or incorporate the names, voices, likeness or personas of any party other than yourself unless you have obtained all rights necessary to permit you to use same in connection with your Content and grant the rights herein granted to Sponsor;
- No background artwork should appear in Content unless it is an original work of the entrant. Any artwork, murals, etc. that can be seen in Content must be created solely by the entrant or entrant must be the sole owner of all copyright interests therein;
- Content cannot contain materials embodying the names, likenesses, photographs, or other indicia identifying any person, living or dead, without permission;

- Content cannot communicate messages or images inconsistent with the positive images and/or goodwill to which Sponsor wishes to associate; and
- Content cannot depict, and cannot itself, be in violation of any law.

CONTENT POSTED TO THE WEBSITE IS NOT EDITED BY SPONSOR AND ARE THE VIEWS/OPINIONS OF THE INDIVIDUAL ENTRANT AND DO NOT REFLECT THE VIEWS OF SPONSOR IN ANY MANNER. Any waiver of any obligation hereunder by Sponsor does not constitute a general waiver of any obligation to entrants. Sponsor reserves the right to waive the Sweepstakes submission requirements set forth herein in its reasonable discretion.

If you think that any Content infringes your intellectual property rights, click here if you wish to report it <http://www.quickenloans.com/about/legal/terms-of-use>.

Sponsor reserves the right, in its reasonable discretion, during or upon completion of the Sweepstakes Entry Period, to request that any entrant resubmit his or her Content which fails to comply with the Sweepstakes entry requirements prior to any judging or voting period.

6. Drawing: Daily during the Sweepstakes Entry Period, Sponsor will randomly select one (1) winner from among all eligible entries received for each Drawing. Additionally, at the end of the Sweepstakes Entry Period, Sponsor will randomly select one (1) grand prize winner from among all eligible entries received during the Sweepstakes Entry Period. Odds of winning a Drawing prize depend on the number of eligible entries received for the corresponding Drawing. Odds of winning the Grand Prize depend on the number of eligible entries received for the entire Sweepstakes Entry Period.

Potential winners will be notified via the e-mail address and/or phone number provided during entry into the Sweepstakes. Potential Winners must respond to notification within twenty-four (24) hours or prize may be forfeited in its entirety, at the Sponsor's sole discretion. Potential winners are subject to verification. If a potential winner is found not to be eligible or not in compliance with these Official Rules, if attempted notification or any prize is returned as undeliverable, if any required documents are not returned within the required number of days, if a winner cannot be verified, or if a winner is otherwise unable or unwilling to accept and claim the prize as stated, then winner may be disqualified and the prize may be forfeited in Sponsor's sole discretion. In the event that a potential winner is disqualified for any reason, Sponsor reserves the right to award the prize to an alternate entrant who will also be selected randomly, even if the disqualified potential winner's name may have been publicly announced. Winners may be required to complete, sign and return an Affidavit of Eligibility/Liability Release, and, where lawful, a Publicity Release, within ten (10) business days of attempted notification or prize may be forfeited. Prizes won by an eligible entrant who is a minor in his/her state of residence will be awarded to minor's parent or legal guardian, who must sign and return all required documents. Sponsor is not responsible for any change of email address, mailing address and/or telephone number of entrants.

7. Prizes:

Drawing Prizes (6 total; 1 per Drawing): one (1) Cobra® golf driver and one (1) Puma® hat. Approximate Retail Value ("ARV"): \$368.99 USD each.

Grand Prize (1): one (1) Rickie Fowler replica golf bag. ARV: \$350.00 USD. Total ARV: \$2,563.94 USD. ARV is as of date of printing of these Official Rules. The ARV of the prizes is based on available

information provided to Sponsor and the value of any prize awarded to a winner may be reported for tax purposes where required by law. The winners may be required to provide Sponsor with a valid social security number or tax identification number before the prize will be awarded for tax reporting purposes. The difference in value of prize as stated herein and value at time of prize notification, if any, will not be awarded. Limit: one (1) prize per person/household. Prizes are non-transferable and no cash equivalent or substitution of prize is offered, except at the sole discretion of the Sponsor. If a prize, or any portion thereof, cannot be awarded for any reason, Sponsor reserves the right to substitute prize with another prize of equal or greater value. Unclaimed prizes will not be awarded. Prize winners will be solely responsible for all federal, state and/or local taxes, and for any other fees or costs associated with the prizes they receive, regardless of whether it, in whole or in part, is used.

8. Release: As a condition of entering, entrants (or their parent or legal guardian if an eligible minor) agree (and agree to confirm in writing): (a) to release Sponsor, its affiliates, subsidiaries, retailers, and agents, Twitter, Inc., and each of their officers, directors, employees and agents (“Released Parties”), from any and all liability, loss or damage incurred with respect to the awarding, receipt, possession, and/or use or misuse of any prize, and any travel related thereto; (b) under no circumstances will any entrant be permitted to obtain awards for, and entrant hereby knowingly and expressly waives all rights to claim, punitive, incidental, consequential, or any other damages, other than for actual out-of-pocket expenses and/or any rights to have damages multiplied or otherwise increased; (c) all causes of action arising out of or connected with this Sweepstakes, or any prize awarded, shall be resolved individually, without resort to any form of class action; and (d) any and all claims, judgments, and awards shall be limited to actual out-of-pocket costs incurred (if any), excluding attorneys’ fees and court costs. Winners acknowledge that Released Parties have not made nor are in any manner responsible or liable for any warranty, representation, or guarantee, express or implied, in fact or in law, relative to any prize, including but not limited to its quality, mechanical condition or fitness for a particular purpose. Any and all warranties and/or guarantees on a prize (if any) are subject to the respective manufacturers’ terms therefore, and winners agree to look solely to such manufacturers for any such warranty and/or guarantee.

9. Ownership & License: Providing Content grants Sponsor and its agents the right to publish, use, adapt, edit and/or modify such Content in any way, in any and all media, without limitation, and without consideration to the entrant. By accepting a prize, winner agrees that his or her Content will be deemed a Work Made For Hire under the Copyright laws of the United States, but if it cannot be so deemed, then the winner irrevocably assigns and transfers to Sponsor all of his/her right, title and interest in and to his/her Content, including but not limited to all copyright and trademark rights which he or she may have, in the United States and worldwide, therein, for consideration, the receipt and sufficiency of which is hereby acknowledged. Winner hereby waives in favor of Sponsor, all rights of “Droit Moral” or “Moral Rights of Authors” or any similar rights or principles of law that winner may now or later have to their Content. Sponsor reserves the right to alter, change or modify the winning Content, in its sole discretion. Upon request of Sponsor, winner shall execute and deliver such additional instrument of assignment, as may be solely deemed by Sponsor, reasonably necessary to establish the ownership of record of the right, title and interest in and to the Content and of the copyrights transferred and “Moral Rights of Authors” waived under these Official Rules. Should Sponsor fail to request the said assignment as stated, that shall not be deemed a waiver of Sponsor’s rights and Sponsor may at a later time request the assignment.

10. Publicity: Except where prohibited by law, each winner grants (and agrees to confirm this grant in writing, if requested) permission for Sponsor and those acting under its authority to use his/her name, photograph, and/or likeness, for advertising and/or publicity purposes in any and all media now known or hereinafter invented without territorial or time limitations and without compensation. Entrant understands that he/she is providing his/her information to Sponsor and not to Twitter.

11. General Conditions: Sponsor is not responsible for lost, late, misdirected, undelivered, incorrect, or inaccurate entry information whether caused by Internet users or by any of the equipment or programming associated with or utilized in the Sweepstakes or by any technical or human error which may occur in the processing of the entries. Sponsor reserves the right to cancel, suspend and/or modify the Sweepstakes, or any part of it, if any fraud, bugs, virus, technical failures, or any other factor beyond Sponsor's reasonable control impairs the integrity or proper functioning of the Sweepstakes, as determined by Sponsor in its sole discretion. In the event of cancellation, Sponsor will randomly award the prizes from among all eligible, non-suspect entries received prior to cancellation. Sponsor is not responsible for computer system, phone line, hardware, software or program malfunctions, or other errors, failures or delays in computer transmissions, the website, or network connections that are human or technical in nature. Sponsor reserves the right, in its sole discretion, to disqualify any individual it finds to be tampering with the entry process, the website, or the operation of the Sweepstakes or to be acting in violation of the Official Rules of this or any other promotion or in an unsportsmanlike or disruptive manner. Any attempt by any person to deliberately undermine the legitimate operation of the Sweepstakes may be a violation of criminal and civil law, and, should such an attempt be made, Sponsor reserves the right to seek damages from any such person to the fullest extent permitted by law. Sponsor's failure to enforce any term of these Official Rules shall not constitute a waiver of that provision.

12. Binding Arbitration: Any controversy or claim arising out of or relating to this Sweepstakes shall be settled by binding arbitration in a location determined by the arbitrator as set forth herein (provided that such location is reasonably convenient for claimant), or at such other location as may be mutually agreed upon by the parties, in accordance with the procedural rules for commercial disputes set forth in the Comprehensive Arbitration Rules and Procedures of JAMS ("JAMS Rules and Procedures") then prevailing, and judgment upon the award rendered by the arbitrator(s) may be entered in any court having jurisdiction thereof. The arbitrator shall be selected pursuant to the JAMS Rules and Procedures. The arbitrator shall apply Michigan law consistent with the Federal Arbitration Act and applicable statutes of limitations, and shall honor claims of privilege recognized at law. In the event that the claimant is able to demonstrate that the costs of arbitration will be prohibitive as compared to the costs of litigation, Sponsor will pay as much of the claimant's filing and hearing fees in connection with the arbitration as the arbitrator deems necessary to prevent the arbitration from being cost-prohibitive. If any part of this arbitration provision is deemed to be invalid, unenforceable or illegal (other than that claims will not be arbitrated on a class or representative basis), or otherwise conflicts with the rules and procedures established by JAMS, then the balance of this arbitration provision shall remain in effect and shall be construed in accordance with its terms as if the invalid, unenforceable, illegal or conflicting provision were not contained herein. If, however, the portion that is deemed invalid, unenforceable or illegal is that claims will not be arbitrated on a class or representative basis, then the entirety of this arbitration provision shall be null and void, and neither claimant nor Sponsor shall be entitled to arbitrate their dispute. Upon filing a demand for arbitration, all parties to such arbitration shall have the right of

discovery, which discovery shall be completed within sixty days after the demand for arbitration is made, unless further extended by mutual agreement of the parties. 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. DO NOT ENTER THIS SWEEPSTAKES IF YOU DO NOT AGREE TO HAVE ANY CLAIM OR CONTROVERSY ARBITRATED IN ACCORDANCE WITH THESE OFFICIAL RULES.

BY PARTICIPATING IN THE SWEEPSTAKES, EACH ENTRANT AGREES THAT TO THE EXTENT PERMITTED BY APPLICABLE LAW: (1) ANY AND ALL DISPUTES, CLAIMS AND CAUSES OF ACTION ARISING OUT OF OR CONNECTED WITH THE SWEEPSTAKES, OR ANY PRIZE AWARDED, WILL BE RESOLVED INDIVIDUALLY THROUGH BINDING ARBITRATION AS SET FORTH ABOVE, WITHOUT RESORT TO ANY FORM OF CLASS ACTION AND (2) ENTRANT'S REMEDIES ARE LIMITED TO A CLAIM FOR MONEY DAMAGES (IF ANY) AND ENTRANT IRREVOCABLY WAIVES ANY RIGHT TO SEEK INJUNCTIVE OR EQUITABLE RELIEF. SOME JURISDICTIONS DO NOT ALLOW THE LIMITATIONS OR EXCLUSION OF LIABILITY SET FORTH HEREIN, SO SUCH LANGUAGE MAY NOT APPLY TO EVERY ENTRANT.

13. Governing Law & Jurisdiction: This Sweepstakes and its Official Rules are governed by US law and are subject to all applicable federal, state and local laws and regulations. All issues and questions concerning the construction, validity, interpretation and enforceability of the Sweepstakes Official Rules, or the rights and obligations of entrants and Sponsor in connection with the Sweepstakes, shall be governed by, and construed in accordance with, the laws of the State of Michigan, U.S.A., without giving effect to the conflict of laws rules thereof, and any matters or proceedings which are not subject to arbitration as set forth in Section 12 of these Official Rules and/or for entering any judgment on an arbitration award, shall take place in the State of Michigan, in the City of Detroit.

14. Entrant's Personal Information: Please see the privacy policy located at www.quickenloans.com/about/legal/security-privacy for details of Sponsor's policy regarding the use of personal information collected in connection with this Sweepstakes. If you are selected as a winner, your information may also be included in a publicly-available winner's list.

15. Winner's List: For winner's name, city & state/province, visit: <http://www.quickenloans.com/blog/>. Requests must be received by September 2, 2015.

The Sweepstakes is in no way sponsored, endorsed or administered by, or associated with Twitter. You understand that you are providing your information to the Sponsor, and not to Twitter.