

2016 “HOMEOWNER SELFIE” PROMOTION

NO PURCHASE OR PAYMENT OF ANY KIND NECESSARY TO ENTER OR WIN. A PURCHASE WILL NOT INCREASE YOUR CHANCES OF WINNING. THIS PROMOTION IS INTENDED FOR PLAY IN THE UNITED STATES ONLY AND WILL BE GOVERNED BY U.S. Law. ONLY RESIDENTS OF THE 48 CONTIGUOUS UNITED STATES (EXCLUDING AK AND HI) ARE ELIGIBLE TO ENTER OR WIN. DO NOT ENTER IF YOU ARE NOT LOCATED IN THE UNITED STATES AT THE TIME OF ENTRY. THE ODDS OF BEING SELECTED DEPEND ON THE NUMBER OF ELIGIBLE ENTRIES RECEIVED.

1. **ELIGIBILITY:** The 2016 “Homeowner Selfie” promotion (the “**Promotion**”) is open only to persons who are legal residents of one the 48 continental United States or the District of Columbia (excluding Alaska and Hawaii), who are 21 years of age or older at the time of entry. Employees of Quicken Loans Inc. and each their affiliates, subsidiaries, distributors, retailers, and advertising and promotion agencies and all other service agencies associated with this Promotion, as well as the immediate family (spouse, parents, siblings, and children) and household members (whether or not related) of each such employee are ineligible to enter or win a Prize (defined below). The Promotion is subject to federal, state, and local laws and regulations and is void in Alaska and Hawaii and where prohibited by law.
2. **SPONSOR & OFFICIAL RULES:** The Promotion is conducted by Quicken Loans Inc (“**Sponsor**”) at 1050 Woodward Ave., Detroit, Michigan, 48226. Participation in the Promotion constitutes entrant’s full and unconditional agreement to and acceptance of these Official Rules and the decisions of the Sponsor and all other Released Parties, which are final and binding in all respects. Winning a Prize is contingent upon fulfilling all requirements set forth herein. A copy of these Official Rules, and the first name and last initial of the Winner (defined below), may be obtained by visiting <http://www.quickenloans.com/blog/sweepstakes-and-promotions> within thirty (30) calendar days after the end of the Promotion Period (defined below), and will remain posted for thirty (30) days after the end of the Promotion Period.
3. **PROMOTION PERIOD & ENTRY:** The Promotion begins at 12:00:00 pm Eastern Time (“**ET**”) on May 13, 2016, and ends on June 15, 2016, at 8:00:00 p.m. ET (the “**Promotion Period**”).
4. **HOW TO ENTER:** There are three ways to enter the Promotion as set forth below. **Limit: One (1) entry per person/email address, regardless of which method of entry used to enter.** For the avoidance of doubt, you will only receive one (1) entry into the Promotion regardless of how many times/different photos you post and on how many different platforms.
 - (1) **To enter the Promotion via social media (“Social Media Entry Method”),** alternative method of entry is detailed below: During the Promotion Period, take an original photo of yourself in front of your home and share such photo on Twitter, Facebook **or** Instagram, **as per the following additional platform-specific instructions** to receive one (1) entry into the Promotion:
 - a. Twitter:
 - i. Upload the photo via a public tweet on your Twitter account, along with the hashtag #MyQLHomeSweeps or #QLHomeOwnerSweepstakes
 - b. Facebook:
 - i. Share your photo with us by posting it to the Official Quicken Loans Facebook page (Facebook.com/QuickenLoans) and include the hashtag #MyQLHomeSweeps
 - c. Instagram:

- i. Post a public Instagram post with the photo along the hashtag #MyQLHomeSweeps or #QLHomeOwnerSweepstakes and mention @QuickenLoans in the comments section

ENTRIES SUBMITTED AND/OR POSTED BEFORE OR AFTER THE PROMOTION PERIOD WILL NOT BE ACCEPTED AND WILL NOT BE ELIGIBLE TO ENTER THE PROMOTION OR WIN A PRIZE.

Promotion 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 Promotion via the Social Media Entry Method (including, but not limited to, any pictures, images, videos, descriptions, writings, explanations, hashtags, tag names, etc.). Sponsor reserves the right to remove or disqualify any entrant that does not adhere to the submission requirements. Content must comply with any applicable Facebook, Twitter, and Instagram submission/posting requirements (including without limitation those located at <https://www.facebook.com/policies>, <https://support.twitter.com/articles/18311>, and <http://www.instagram.com/about/legal/terms/>) as well as those set forth herein. Entries, hashtags, descriptions, and all other text/language must be in English. Content must comply with the format and size requirements as set by the social media platform in which it was posted. By submitting Content for the Promotion, you hereby warrant and represent that your Content conforms to the Content Requirements set forth herein.

(2) To enter the Promotion without posting a photograph: During the Promotion Period, mail a card with sufficient postage with your (legibly written) name, address, telephone number and email address and submit it to Sponsor at 1050 Woodward Ave., Detroit, Michigan, 48226 including the subject line: "Quicken Loans Homeowner Selfie Promotion" during the Promotion Period to receive one (1) entry into the Promotion. Mail in entry must be postmarked by June 1, 2016 and received within one (1) week after the Promotion Period. All entries become the exclusive property of the Sponsor and will not be acknowledged or returned. Each entry must be in a separate postmarked outer envelope. No facsimiles or mechanical reproductions of entries allowed. Sponsor is not responsible for lost, late, illegible, misdirected, mutilated, incomplete, or postage-due mail/entries.

General Entry Guidelines: Individuals who do not follow all of the instructions, provide the required information/language in their entry form or post, include the required hashtag (if entering via social media), and/or abide by these Official Rules or other instructions of Sponsor may be disqualified. Automated entries are prohibited, and any use of automated devices will cause disqualification. Entrants may not enter with multiple e-mail addresses nor may entrants use any other device or artifice to enter multiple times or as multiple entrants. Multiple entrants are not permitted to share the Instagram account. Any attempt by any entrant to obtain more than the stated number of entries by using multiple/different email addresses, accounts, identities, registrations, logins, or any other methods may void that entrant's entries and that entrant may be disqualified (and forfeits all prizes won), in Sponsor's discretion. In the event of a dispute regarding the identity of the entrant, the entry will be deemed to have been made by the authorized account holder of the email address and/or social media account used to submit the entry. "Authorized account holder" is defined as the natural person who is assigned an email address or social media account by Internet access provider, on-line service provider, social media platform or other organization which is responsible for assigning e-mail addresses/social media accounts, or the domain associated with the submitted e-mail or the submitted entry. Proof of submission of an entry shall not be deemed proof of receipt by the Website or Sponsor. A potential winner may be required to provide identification sufficient to show that he/she is the authorized account holder of such account.

5. **CONTENT REQUIREMENTS:** With regard to all Content submitted via the Social Media Entry Method, the following terms, conditions, and restrictions apply ("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 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, images of persons, 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 Sponsor, upon request, prior to award of prize and/or naming of entrant as a winner. Content must not include likenesses of third parties who are not of legal age of majority in their state of residence. A pictured third party of legal age of majority, if any, may be required to sign a photo release.

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/CONTENT, 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:

- Content must comply with these Official Rules and the Terms of Use and Guidelines as set forth by the social media site on which it was posted;
- Content must comply with the posting requirements set forth above;
- 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 copy your favorite movie, book or photo or 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 the 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 SOCIAL MEDIA WEBSITES 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 Content Requirements set forth herein in its reasonable discretion. Content that does not comply with the Content Requirements set forth in this section and in these Official Rules will be ineligible for entry in to the Sweepstakes and may be disqualified, as determined by Sponsor in its sole discretion.

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/Content requirements prior to any winner selection.

6. **WINNER SELECTION/NOTIFICATION:** On or around June 16, 2016 (the “**Drawing Date**”), the Sponsor will select one (1) potential Winner in a random drawing of all eligible and proper entries received during the Promotion Period via both entry methods. The Sponsor’s decisions as to the selection of the Winner and verification of such winner (and all other matters related to this Promotion) are final and binding in all respects. The odds of winning depend on the number of eligible entries received during the Promotion Period.

The potential Winner will be notified by Quicken Loans by the same communications channel as the potential Winner used to enter the Promotion as follows:

- a. Twitter
 - i. The potential Winner will be contact by @QuickenLoans via direct message, or direct tweet in the event that they do not follow / accept direct messages from @QuickenLoans
- b. Facebook
 - i. The winner will be notified via comment on their photo post that included a tag of the Quicken Loans Facebook Page: Facebook.com/QuickenLoans
- c. Instagram
 - i. The winner will be notified via comment on their photo that included a tag of @QuickenLoans: Instagram.com/QuickenLoans
- d. Mail
 - i. If the participant entered via mail, they will be notified via mail

Potential winner is subject to verification. Except where prohibited by law, within five (5) calendar days of attempted notification, the potential Winner (as defined below) will be required to complete and return an affidavit of eligibility and liability/publicity release (where lawful) and a liability release related to the Promotion (collectively, the “**Required Documentation**”). If a

potential Winner fails to promptly sign and return the Required Documentation within the applicable deadline, 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 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 select in a random drawing, even if the winner's name has been publically announced.

7. **PRIZE:** The prize available to be won by a verified winner that complies with these official rules and timely returns the Required Documentation (the "**Winner**") via this Promotion is as follows: One (1) Winner will receive \$1,000, awarded in the form of a check in the name of the Winner. Approximate Retail Value ("ARV"): \$1,000.

Prize is not transferable or refundable and must be accepted as awarded. The value the Prize is excludes all applicable taxes, charges and fees. The difference in value of prize as stated herein and value at time of prize notification, if any, will not be awarded. This is a taxable prize and all federal, state, and local taxes and expenses related to the receipt of a prize are the responsibilities of the Winner. Sponsor will submit to the Internal Revenue Service all necessary or advisable documentation. The Winner 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. By participating, entrants agree to these Official Rules, which are final and binding in all respects.

8. **PUBLICITY & PERSONAL INFORMATION:** Except where prohibited by law, participation in the Promotion constitutes the entrant's consent to the Released Parties' (defined below) use of his/her name, likeness, biographical information, endorsement and state of residence for promotional purposes in any media without further payment or consideration. Please see the privacy policy located at <http://www.quickenloans.com/about/legal/security-privacy> for details of Sponsor's policy regarding the use of personal information collected in connection with this Promotion. If you are selected as a winner, your information may also be included in a publicly-available winner's list, available at <http://www.quickenloans.com/blog/sweepstakes-and-promotions>.

GENERAL CONDITIONS: If the operation, security, or administration of the Promotion is impaired in any way for any reason, including, but not limited to fraud, virus, or other technical problem, the Sponsor may, in its sole discretion, either: (a) suspend or terminate the Promotion to address the impairment and then resume the Promotion in a manner that best conforms to the spirit of these Official Rules; or (b) award the Prizes at random from among the eligible entries received up to the time of the impairment. The Sponsor reserves the right in its sole discretion to disqualify any individual it finds to be tampering with the entry process or the operation of the Promotion or to be acting in violation of the Official Rules or in an unsportsmanlike or disruptive manner or impairs the administration, security, fairness or proper entry into the Promotion. Any attempt by any person to undermine the legitimate operation of the Promotion may be a violation of criminal and civil law, and, should such an attempt be made, the Sponsor reserves the right to seek damages from any such person to the fullest extent permitted by law. The Sponsor's failure to enforce any term of these Official Rules shall not constitute a waiver of that provision. Released Parties (as defined below) are not responsible for incorrect or inaccurate entry information whether caused by Internet users or by any of the equipment or programming associated with or utilized in the Promotion or by any technical or human error which may occur in the processing of the entries. With respect to computer entries, Released Parties are not responsible for computer system, phone line, hardware, software or program malfunctions, or other errors, failures or delays in computer transmissions or network connections that are

human or technical in nature. 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.

9. **RELEASE & LIABILITY LIMITS:** By participating in the Promotion, entrants agree (and agree to confirm in writing if asked): (i) to release and hold harmless the Sponsor, its related companies, and each of their respective officers, directors, employees, agents, licensors and assigns (collectively, the "**Released Parties**") from and against any claim or cause of action arising out of participation in the Promotion or receipt or use of any Prize, including, but not limited to: (a) unauthorized human intervention in the Promotion; (b) technical errors related to computers, servers, providers, or telephone or network lines; (c) printing errors; (d) lost, late, postage-due, misdirected, or undeliverable mail; (e) errors in the administration of the Promotion or the processing of entries; or (f) injury, death or damage to persons or property which may be caused, directly or indirectly, in whole or in part, from entrant's participation in the Promotion or receipt or use of any Prize or any item redeemed therewith; (ii) to not seek, and hereby waives all rights to claim, punitive, incidental, consequential, or any other damages, other than for actual out-of-pocket expenses; (iii) all causes of action arising out of or connected with this Promotion, or any Prize awarded, shall be resolved individually, without resort to any form of class action; and (iv) any and all claims, judgments, and award shall be limited to actual out-of-pocket costs incurred, excluding attorneys' fees and court costs.
10. **DISPUTES:** Any controversy or claim arising out of or relating to the Promotion 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 PROMOTION IF YOU DO NOT AGREE TO HAVE ANY CLAIM OR CONTROVERSY ARBITRATED IN ACCORDANCE WITH THESE OFFICIAL RULES. BY PARTICIPATING IN THE PROMOTION, 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 PROMOTION, OR ANY PRIZE AWARDED, WILL BE RESOLVED INDIVIDUALLY THROUGH BINDING ARBITRATION AS SET FORTH ABOVE, WITHOUT RESORT TO ANY FORM OF CLASS ACTION; (2) ANY AND ALL CLAIMS, JUDGMENTS AND AWARDS WILL BE LIMITED TO ACTUAL THIRD-PARTY, OUT-OF-POCKET COSTS INCURRED (IF ANY), BUT IN NO EVENT WILL ATTORNEYS' FEES BE AWARDED OR RECOVERABLE; (3) UNDER NO CIRCUMSTANCES WILL ANY ENTRANT BE PERMITTED TO OBTAIN ANY AWARD FOR, AND ENTRANT HEREBY KNOWINGLY AND EXPRESSLY WAIVES ALL RIGHTS TO SEEK, PUNITIVE, INCIDENTAL, CONSEQUENTIAL OR SPECIAL DAMAGES, LOST PROFITS AND/OR ANY OTHER DAMAGES, OTHER THAN ACTUAL OUT OF POCKET EXPENSES, AND/OR ANY RIGHTS TO HAVE DAMAGES MULTIPLIED OR OTHERWISE INCREASED; AND (4) 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, SO THE ABOVE MAY NOT APPLY TO EVERY ENTRANT.

11. **WINNERS LIST:** For a list of winners, mail a self-addressed, stamped envelope to Sponsor at the address listed in Paragraph 2 above within 30 days of the Drawing Date.