

The United Loan Center Cabo San Lucas Giveaway Sweepstakes

NO PURCHASE NECESSARY TO ENTER OR WIN. A PURCHASE WILL NOT IMPROVE YOUR CHANCES OF WINNING.

Official Rules

The below Sweepstakes is sponsored by United Loan Center located at 41663 Date Street Suite 201 in Murrieta, CA. 92562

ELIGIBILITY: The United Loan Center 2017-2018 Sweepstakes (the Promotion or Sweepstakes) is open only to legal residents of the State of California. Employees, officers and representatives of the Sponsor, the Administrator, and their respective affiliated companies, as well as the immediate family (spouse, parents, siblings, and children) and household members of each such employee (collectively, the Promotion Entities), are not eligible. Subject to all federal, state, municipal, provincial, territorial, and local laws and regulations. Void outside the United States and wherever else prohibited or restricted.

AGREEMENT TO OFFICIAL RULES: By participating in the Promotion, Entrants agree to abide by and be bound by these Official Rules and the decisions of the Sponsor, which are final and binding in all matters relating to the Sweepstakes. Winning a prize is contingent upon fulfilling all requirements set forth herein.

SPONSOR'S WEBSITES: Go to <http://unitedloancenter.com/lp/vacation/giveaways.htm> and follow the links and instructions for entry. After you have fully completed the entry form and submitted the required information, you will automatically receive one (1) entry into the Cabo San Lucas Promotion. All entries must be completed and submitted no later than 07/15/2018. Sponsor is not responsible for lost, late, incomplete, invalid, unintelligible, illegible, misdirected entries, which will be disqualified.

Multiple participants are not permitted to share the same email address. Any attempt by a participant to obtain more than the stated number of entries by using multiple/different email addresses, identities, registrations and logins, or any other methods will void that participant's entries and that participant may be disqualified. Use of any automated, robotic, or third party system to participate is prohibited, and will result in disqualification.

GENERAL CONDITIONS: If for any reason the operation or administration of this Sweepstakes is impaired or incapable of running as planned for any reason, including but not limited to (a) infection by computer virus, bugs, (b) tampering, unauthorized intervention, (c) fraud, (d) technical failures, or (e) any other causes beyond the control of the Sponsor which corrupt or affect the administration, security, fairness, integrity or proper conduct of this Sweepstakes, the Sponsor reserves the right at its sole discretion, to disqualify any individual who tampers with the entry process, and to cancel, terminate, modify or suspend the Sweepstakes in whole or in part, at any time, without notice and award the Grand Prize using all non-suspect eligible entries received as of, or after (if applicable) this cancellation, termination, modification or suspension date, or in any manner that is fair and equitable and best conforms to the spirit of these Official Rules. Sponsor reserves the right, at its sole discretion, to disqualify any individual deemed to be (a) tampering or attempting to tamper with the entry process or the operation of the Sweepstakes or Sponsor's Website; or (b) acting in violation of these Official Rules or in an unsportsmanlike or disruptive manner. CAUTION: ANY ATTEMPT TO DELIBERATELY DAMAGE ANY WEBSITE OR UNDERMINE THE LEGITIMATE OPERATION OF THE SWEEPSTAKES IS A VIOLATION OF CRIMINAL AND CIVIL LAWS AND SHOULD SUCH AN ATTEMPT BE MADE, THE SPONSOR RESERVES THE RIGHT TO SEEK DAMAGES OR OTHER REMEDIES FROM ANY SUCH PERSON(S) RESPONSIBLE FOR THE ATTEMPT TO THE FULLEST EXTENT PERMITTED BY LAW. Failure by the Sponsor to enforce any provision of these Official Rules shall not constitute a waiver of that provision. In the event of a dispute as to the identity of a winner based on an email address, the winning entry will be declared by the authorized account holder of the email address submitted at time of entry. Authorized account holder is defined as the natural person who is assigned to an email address by an Internet access 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.

RELEASE AND LIMITATIONS OF LIABILITY: By participating in the Sweepstakes, Entrants agree to release and hold harmless the Sponsor, the Administrator, their respective parents, employees, officers, directors, subsidiaries, affiliates, distributors, sales representatives, advertising and promotional agencies (collectively, the Released Parties) from

and against any claim or cause of action arising out of participation in the Sweepstakes or receipt or use of any prize, including, but not limited to: (a) any technical errors that may prevent an Entrant from submitting an entry; (b) unauthorized human intervention in the Sweepstakes; (c) printing errors; (d) lost, late, postage-due, misdirected, or undeliverable mail; (e) errors in the administration of the Sweepstakes 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 Sweepstakes or receipt of any prize. Released Parties assume no responsibility for any error, omission, interruption, deletion, defect, delay in operation or transmission, communications line failure, theft or destruction or unauthorized access to, or alteration of, entries. Released Parties are not responsible for any problems or technical malfunction of any telephone network or telephone lines, computer on-line systems, servers, or providers, computer equipment, software, failure of any email or entry to be received by Sponsor on account of technical problems, human error or traffic congestion on the Internet or at any Website, or any combination thereof, including any injury or damage to participant's or any other person's computer relating to or resulting from participation in this Sweepstakes or downloading any materials in this Sweepstakes. Entrant further agrees that in any cause of action, the Released Parties' liability will be limited to the cost of entering and participating in the Sweepstakes, and in no event shall the Released Parties be liable for attorney's fees. Entrant waives the right to claim any **damages whatsoever, including, but not limited to, punitive, consequential, direct, or indirect damages.**

DRAWING AND NOTIFICATION: The potential Grand Prize Winner will be selected in a random drawing from among all eligible entries received by the Administrator whose decisions are final and binding. The Grand Prize drawing will be conducted on or about July 31, 2018. Odds of winning will depend on the total number of eligible entries received throughout the Promotion Period. The Grand Prize Winner will be contacted by telephone, email, and/or USPS mail.

GRAND PRIZE & PRIZE CONDITIONS: There will be one (1) Grand Prize awarded following the conclusion of the Promotion Period. The Grand Prize Winner, upon confirmation of eligibility, will receive a 5-day/4-night vacation package to Cabo San Lucas at the Riu Palace Resort. Prize includes roundtrip airfare from San Diego Airport to Cabo San Lucas for you and your companion and return ticket to San Diego Airport. Does not include any local transportation once you are at the resort. Includes one room (double occupancy) and amenities offered at the respective resort, food and beverages (including drinks), and activities at the Riu Resort. Included amenities are subject to change and are to be determined by Sponsor in its sole discretion. Winner must obey all local laws in regard to lodging restrictions. All expenses and incidental travel costs not expressly stated in the package description above, including but not limited to; ground transportation, airfare, personal charges at lodging, telecommunication charges, security fees, taxes, or other expenses or incidentals are the responsibility solely of winner. Prize will be fulfilled in the form of a certificate redeemable by filling in requested information and mailing back to the address indicated. The Grand Prize Winner must call the given telephone extension on the prize letter to arrange trip details. Note: If winner is unable to redeem the package within the time period required, the prize will be forfeited. The package is subject to availability and blackout dates. Request must be placed no less than sixty (60) days prior to requested departure date. Winner's companion must be eighteen (18) years old as of the date of departure and must travel on the same itinerary as the winner. Winner's companion must also execute liability/publicity releases prior to travel. Winner and companion are solely responsible for obtaining documents necessary for their respective international travel (i.e. passport/visa), if applicable. Restrictions, conditions and limitations may apply. The Approximate Retail Value (ARV) of this prize trip is: \$1,488–2,545USD. No substitution, assignment or transfer of the prize is permitted, except by Sponsor, who reserves the right to substitute the prize or prize component with another of comparable or greater value. Winner is responsible for all taxes and fees associated with prize receipt and/or use.

By accepting the Grand Prize, the Grand Prize Winner agrees to release and hold harmless the By accepting the Grand Prize, the Grand Prize Winner agrees to release and hold harmless the Promotion Entities, Facebook, each of their related companies, and each of their respective officers, directors, employees, shareholders, and agents from and against any claim or cause of action arising out of participation in the Promotion or receipt or use of the prize in question. The potential Grand Prize Winner will be notified by home-delivered mail, phone, or email, and must sign and return to the Administrator, within seven (7) days of the date of notice or attempted notice is sent, an Affidavit of Eligibility, Liability & Publicity Release in order to claim his/her prize. In addition, the Winner's traveling companion will be required to complete and return a Travel Companion Waiver within the same time deadline (listed above). Note: The Affidavit sent to a US potential winner will require that the winner provide their Social Security Number to the Administrator, which will be used solely for tax reporting purposes.

The Grand Prize Winner will be responsible for all local, state, and federal taxes associated with the receipt of the prize. The Grand Prize Winner must note that the value of the accepted prize is taxable as income and an IRS Form 1099 will be

filed in the name of the Winner for the value of the prize. The Winner is solely responsible for all matters relating to the prize after it is awarded. In addition, it is the responsibility of the Grand Prize Winner and his/her traveling companions to obtain or maintain a valid U.S. passport at the time of travel should the Winner in question be traveling to another country. If a prize or prize notification is returned as unclaimed or undeliverable to the potential winner, if potential Winner cannot be reached via phone within three (3) business days from the first notification attempt, or if potential Winner fails to return requisite document(s) within the specified time period, or if potential Winner is not in compliance with these Official Rules, then such person shall be disqualified and, at Sponsor's sole discretion, an alternate winner may be selected.

By accepting the Grand Prize, where permitted by law, the Grand Prize Winner grants to the Released Parties and those acting pursuant to the authority of Sponsor and the Released Parties (which grant will be confirmed in writing upon Sponsor's request), the right to print, publish, broadcast and use worldwide IN ALL MEDIA without limitation at any time the Grand Prize Winner's full name, portrait, picture, voice, likeness and/or biographical information for advertising, trade and promotional purposes without further payment or additional consideration, and without review, approval or notification. IN NO EVENT WILL RELEASED PARTIES BE RESPONSIBLE OR LIABLE FOR ANY DAMAGES OR LOSSES OF ANY KIND (INCLUDING WITHOUT LIMITATION, DIRECT, INDIRECT, INCIDENTAL, CONSEQUENTIAL, OR PUNITIVE DAMAGES) ARISING OUT OF PARTICIPATION IN THIS CONTEST OR THE ACCEPTANCE, POSSESSION, USE, OR MISUSE OF, OR ANY HARM RESULTING FROM THE ACCEPTANCE, POSSESSION, USE OR MISUSE OF THE PRIZES. By participating, Entrants release and agree to hold harmless the Released Parties from any and all liability for any injuries, death or losses or damages to persons or property AS WELL AS CLAIMS/ACTIONS BASED ON PUBLICITY RIGHTS, DEFAMATION, AND/OR INVASION OF PRIVACY that may arise from participating in this Contest or its related activities or the acceptance, possession, use or misuse of, or any harm resulting from the acceptance, possession, use or misuse of the Prize. The Grand Prize Winner also acknowledges that Released Parties have neither 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 the prize.

USE OF DATA: Information collected from Entrants is subject to the Privacy Policy of the Sponsor that can be linked from <http://www.unitedloancenter.com>. If you would like your name removed from Sponsor's mailing list, please call 1-800-895-1504 or email us at mark@unitedloancenter.com and your name will be removed within sixty (60) days of the request.

DISPUTES: By entering the Sweepstakes, Entrants agree that 1.) Any and all disputes, claims, and causes of action arising out of or connected with the Sweepstakes, or any prizes awarded, shall be resolved individually, without resort to any form of class action; 2.) Any and all claims, judgments and awards shall be limited to actual out-of-pocket costs incurred, including costs associated with entering the Sweepstakes but in no event attorneys' fees; and 3.) Under no circumstances will any Entrant be permitted to obtain any award for, and Entrant hereby waives all rights to claim punitive, incidental or consequential damages and any and all rights to have damages multiplied or otherwise increased and any other damages, other than for actual out-of-pocket expenses, and any and all rights to have damages multiplied or otherwise increased. All issues and questions concerning the construction, validity, interpretation and enforceability of these Official Rules, shall be governed by, and construed in accordance with the laws California without giving effect to any choice of law or conflict of law rules or provisions that would cause the application of the laws of any jurisdiction other than the State of California. The invalidity or un-enforceability of any provision of these Official Rules shall not affect the validity or enforceability of any other provision. In the event that any provision is determined to be invalid or otherwise unenforceable or illegal, these Official Rules shall otherwise remain in effect and be construed in accordance with their terms as if the invalid or illegal provision were not contained herein. The value of the prizes set forth above represents Sponsor's good faith determinations of the ARV thereof and such determinations are final and binding and cannot be appealed.