

1701 52<sup>nd</sup> Avenue, Moline, Illinois 61265  
Phone: (866) 441-1862

## Full Contest Rules

1. **ENTRY:** No purchase necessary to enter to win. Purchase will not increase the chances to win. Application does not have to result in closed loan to be entered to win. To enter contestants must apply for a Ruhl mortgage loan between 12:01 A.M. CST April 15, 2018 and 11:59 P.M. July 31, 2018.
2. **ELIGIBILITY:** This contest is open only to legal U.S. residents applying within Iowa, Illinois or Wisconsin. Must be 18 or older to enter. Employees of Ruhl Mortgage and other companies associated with the promotion of the Contest, and their respective parents, subsidiaries, affiliates and advertising and promotion agencies as well as the immediate family (spouse, siblings, parents, and children and household members of such employee are not eligible. Void where prohibited by law. Contestants residing in those areas where the contest is void may participate in the contest but may not win any prizes.
3. **WINNER SELECTION:** One winner will be randomly chosen on August 1st, 2018.
4. **ODDS OF WINNING:** Odds of winning a prize depend on the number of eligible entries received
5. **PRIZES:** Prize valued at \$1000.
6. **WINNER NOTIFICATION:** On August 1st Ruhl Mortgage will randomly draw one winner. Ruhl will make 3 attempts to notify the winner during the next 3 days. If winner cannot be contacted a new winner will be selected.
7. **NOT ENDORSED BY FACEBOOK OR OTHER SOCIAL MEDIA:** By participating in this contest, you acknowledge that this contest is in no way sponsored, endorsed or administered by, or associated with, Facebook and releases Facebook from any and all liability arising from or related to this contest.
8. **CONDUCT:** All contest participants agree to be bound by these Official Rules. Ruhl Mortgage in its sole discretion, reserves the right to disqualify any person it finds to be tampering with the entry process, the operation of its web site or is otherwise in violation of these rules. Ruhl Mortgage reserves the right to cancel, terminate, modify or suspend the event if in its sole discretion if there is any unsafe act or condition. Contestants are responsible for their own actions.
9. **LIMITATIONS OF LIABILITY:** Ruhl Mortgage is not responsible for lost or misdirected entries or for any computer, online, telephone or technical malfunctions that may occur. If for any reason, the contest is not capable of running as planned, including infection by computer virus, bugs, tampering, unauthorized intervention or technical failures of any sort, Ruhl Mortgage may cancel, terminate, modify or suspend the contest. Entrants further agree on behalf of themselves, their heirs agents and assigns, to release Ruhl Mortgage from any liability resulting from, or related to their participation in the contest, or as a result of Ruhl Mortgage's negligent acts related to the contest, including but not limited to personal injury, property damage or death.