1. NO PURCHASE NECESSARY. A PURCHASE WILL NOT IMPROVE YOUR CHANCES OF WINNING. VOID WHERE PROHIBITED. THE ODDS OF WINNING DEPEND UPON THE NUMBER OF ELIGIBLE ENTRIES RECEIVED DURING THE GIVEAWAY PERIOD. 2. The Giveaway begins at 10:00 am EST on Tuesday, May 10th, 2022, and ends at 10:00 am EST on Tuesday, May 17th, 2022, 3. The Giveaway is open only to residents of the United States and the District of Columbia ("U.S.") who are at least 18 years of age on the date of the Giveaway entry submission ("Entrant"). Employees, directors and officers and their immediate families (spouses and siblings, parents and children and their spouses) of Fairway Independent Mortgage Corporation ("Sponsor"), its subsidiaries and affiliates are not eligible. 4. The Giveaway is void where prohibited. 5. Winner(s) are responsible for paying all applicable taxes in connection with winning the prize. 6. By participating in the Giveaway, each Entrant fully and unconditionally agrees to and accepts these Official Rules and the decisions of the Sponsors, which are final and binding in all matters related to the Giveaway. Winning any prize is contingent upon fulfilling all requirements set forth herein. 7. By participating, each Entrant agrees (a) to release Sponsor, its respective directors, officers, agents and employees from any and all liability for any claims, costs, injuries, losses or damages of any kind caused by (i) Entrant's participation, including any injury or damage resulting from participation in the Giveaway and/or the use or misuse of any prize (including, without limitation, claims, costs, injuries, losses, or damages related to injuries, death, damage to loss or destruction of property, or any claims, costs, injuries, losses and damages related to or based on the entrant's rights of publicity or privacy; (ii) Sponsor's administration of the Giveaway; and (iii) Entrant's and/or any third party's use, sale or disposal of the prize; (b) to acknowledge that said parties have neither made nor are in any manner responsible or liable for any warranty, representation or guarantee, expressed or implied, in fact or in law, relative to the prize. Failure to enforce any term of these Official Rules shall not constitute a waiver of that provision. If for any reason the Giveaway is not capable of being executed as planned, Sponsor reserves the right at its sole discretion to disqualify any suspect Entry or Entrant and/or to cancel, terminate, modify, or suspend the Giveaway. If the Sponsor decides to reconvene the Giveaway after a suspension, the determination of the prize winner will be made from among all eligible, non-suspect Entries received as of the date of the suspension, as the Sponsor determines in its sole discretion. Entries not complying with all rules are subject to disqualification. 8. Entrants agree that any and all disputes, claims and causes of action arising out of, or connected with, the Giveaway or any prize awarded shall be resolved individually, without resort to any form of class action, and exclusively by the appropriate court located in Ohio; (a) any and all claims, judgments, and awards shall be limited to actual out-of-pocket costs incurred, including costs associated with entering this Giveaway but in no event attorneys' fees; and (c) 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 out-of-pocket expenses, and any and all rights to have damages multiplied or otherwise increases. SOME JURISDICTIONS DO NOT ALLOW THE LIMITATIONS OR EXCLUSIONS OF LIABILITY FOR INCIDENTAL OR CONSEQUENTIAL DAMAGES, SO THE ABOVE MAY NOT APPLY TO YOU. All issues and questions concerning the construction, validity, interpretation and enforceability of these Official Rules, Entrant's rights and obligations, or the rights and obligations of the Sponsor in connection with the Giveaway shall be governed by, and construed in accordance with the laws of the State of Ohio without giving effect to any choice of law or conflict of law rules (whether of the laws of Ohio or any other jurisdiction), which would cause the application of the laws of any jurisdiction other than the laws of Ohio. 9. Information collected from Entrants is subject to the Privacy Policy which can be found at https://www.fairwayindependentmc.com/resources/privacy-policy. 10. Sponsor: Fairway Independent Mortgage Corporation, NMLS #2289, 4750 S. Biltmore Lane, Madison, WI 53718. 11. How to Enter: Leave a comment under the "Spring Giveaway" post on The MD Group Facebook page with what you would do to refresh your home for Spring. Alternative means of entry: Fill out the short form on our website under the "Giveaway" tab, and include what you would do to refresh your home for Spring at themdgrouploans.com/Giveaway. Limit: One (1) entry per person. Winner Selection: One winner will be selected in a random drawing conducted on or about 5/18/2022 from among all eligible entries received. The potential winner will be notified by the Sponsor via Facebook Message or Email. Winner will receive one Lowe's Gift card valued at $200.