

## **Enrollment Reward Sweepstakes Official Rules**

**Promotional Period:** The Enrollment Reward Sweepstakes begins with the October 1, 2013 payment and will continue until further notice.

**Eligibility:** No purchase necessary to enter this promotion. This sweepstakes is open to any customer who currently makes a monthly mortgage payment to Towne Mortgage Company and/or AmeriCU Mortgage (“the Company”) through our Automated Clearing House (ACH) program, online payment service and/or receives electronic statements (eStatements). Enrollment for eStatements must be completed on or before the 5<sup>th</sup> business day of the month to be eligible in current month’s drawing.

In order to be eligible, mortgage payments must be received on or before the 5<sup>th</sup> day of the month for which the payment is due and *must be on-time and current*. **Post marked payments on or before the 5<sup>th</sup> day, not received by the end of the day on the 5<sup>th</sup> day of the month, do not qualify.** If the 5<sup>th</sup> day of the month falls on a non-business day (holiday or weekend), the payment will be processed on the next business day will qualify for the current month’s drawing.

Employees and their immediate families (spouse, parents, children and siblings and each of their respective spouses) and members of household of such individuals of the Company are not eligible to participate.

**Prize:** One month’s mortgage payment credit (principal, interest, taxes and insurance minus fees or advances due to Company by the winner) will be awarded. Winner may make no substitution or transfer of prize. The number of prizes awarded will be based upon the length of the sweepstakes.

**Entry Frequency:** Maximum of one (1) entry per month per household during promotional period.

**Winner Selection And Notification:** The monthly drawing will be held on or about the 6<sup>th</sup> business day of each month and one (1) winner will be selected in a random drawing. . Winner may only win one (1) monthly drawing during promotional period. The value of each prize will be equal to each winner’s eligible mortgage payment.

The winner will be notified by phone, mail and/or email and must confirm his/her eligibility to the satisfaction of the Sponsor. Winner must be compliant with the terms of the loan.

**Odds:** Odds of winning depends upon the number of eligible entries.

**General:** Prizes are non-transferrable. Federal, state and local taxes and all other expenses relating to acceptance and not specified herein are the sole responsibility of the winners. Any interest applied as part of the mortgage payment will not be included on the Mortgage Interest Statement, Form 1098, at year end.

By participating in this sweepstakes, the winners agree to, where legal, the use of his/her name and/or likeness to advertising and publicity purposes without additional compensation or consideration.

**Winner List:** To obtain the name of the monthly winner, send a self-address stamped envelope to Towne Mortgage Company, Enrollment Reward Sweepstakes, 888 W. Big Beaver Rd., Suite 310, Troy, MI 48084. Your request must be received by the last day of the month in which the drawing occurred.

**Sponsored By:** Towne Mortgage Company, 888 W. Big Beaver Rd., Suite 310, Troy, MI 48084.