

The Pennymac | LA28 Summer of Greatness Giveaway

Official Rules

- **NO PURCHASE IS NECESSARY TO ENTER OR WIN. A PURCHASE OF ANY KIND DOES NOT INCREASE YOUR CHANCES OF WINNING.**
- **VOID WHERE PROHIBITED BY LAW.**
- **ALL DISPUTES WILL BE RESOLVED SOLELY BY BINDING ARBITRATION AND ENTRANTS WAIVE THE ABILITY TO BRING CLAIMS IN A CLASS ACTION FORMAT.**

BY ENTERING (OR OTHERWISE PARTICIPATING IN) THE SWEEPSTAKES, YOU AGREE TO THESE OFFICIAL RULES, WHICH ARE A BINDING CONTRACT, SO READ THEM CAREFULLY BEFORE ENTERING. WITHOUT LIMITATION, THIS CONTRACT INCLUDES INDEMNITIES TO THE SWEEPSTAKES PARTIES FROM YOU AND A LIMITATION OF YOUR RIGHTS AND REMEDIES.

1. **ELIGIBILITY:** The Pennymac | LA28 Summer of Greatness Giveaway ("Sweepstakes") is open only to legal residents of the fifty (50) United States and the District of Columbia, who are eighteen (18) years of age or older as of date of entry. Employees, officers and directors of PennyMac Loan Services, LLC ("Sponsor"), Elevate Sports Ventures Inc., Realtime Media LLC ("Administrator"), the Los Angeles Organizing Committee for the Olympic and Paralympic Games 2028 ("LA28"), any official Olympic or Paralympic organization or entity (including the International Olympic Committee, the International Paralympic Committee, the United States Olympic and Paralympic Committee, United States Olympic and Paralympic Properties, LLC, National Governing Bodies and their athletes) (together with LA28, the "Olympic Entities"), and their respective parent companies, affiliates, owners, subsidiaries, sponsors, licensees, advertising, contest, fulfillment and marketing agencies (collectively, the "Sweepstakes Parties"), and their family members living in the same household are not eligible to participate in the Sweepstakes or win a prize. For purposes of this Sweepstakes, family members are defined as spouse, partner, parents, legal guardians, in-laws, grandparents, siblings, children and grandchildren and their respective spouses who share the same residence at least three (3) months a year. In the event that a household, based on address, enters the Sweepstakes using more than five (5) unique email addresses, all of the Sweepstakes entries associated with that household (determined by Sponsor or Administrator at their sole discretion) will be disqualified. Void where prohibited by law. All federal, state, and local laws and regulations apply. By participating in the Sweepstakes, you unconditionally accept and agree to comply with and abide by these "Official Rules" and the decisions of Sponsor, including the interpretation of these Official Rules, administration of the Sweepstakes, selection of the winners, and Sponsor's exercise of discretion, which will be final, non-appealable, and binding in all respects.
2. **TIMING:** The Sweepstakes begins at or about 6:00 a.m. Pacific Time ("PT") on July 1, 2026 and ends at 11:59 p.m. PT on December 10, 2026 (the "Sweepstakes Period"). To enter the Sweepstakes, you must have an Entry Code (as defined below). To obtain an Entry Code, you must lock in a loan between July 1, 2026 and September 30, 2026 (the "Lock Period") and close the loan by November 30, 2026 (the "Close Period") (or request an entry code via mail-in), as further described below. All Entry Codes must be entered online by 11:59 p.m. PT on December 10, 2026. The designated computer clock of the Administrator is the official time-keeping device in the Sweepstakes.
3. **HOW TO ENTER:** During the Sweepstakes Period, you must first obtain a unique Sweepstakes entry code (an "Entry Code") using one (1) of the following methods:
 - A. **Lock and Close on a Pennymac Loan:** During the Lock Period, you must visit <https://www.pennymac.com/> or call Pennymac to apply for and lock a home purchase loan, a home refinance loan, or a home equity loan from Pennymac (each, a "Loan"). Loans must be locked by September 30, 2026, and closed by 11:59 p.m. PT on November 30, 2026. You will receive one (1) Entry Code per closed Loan during the Sweepstakes Period via email at the email address associated with the Loan application, subject to the limit below. **Note: loans originated by third parties such as brokers are NOT eligible to receive an Entry Code in this Sweepstakes.**

B. Free Mail-In Code Request: To receive an Entry Code without locking and closing a Loan, legibly hand print your full name, full mailing address (no P.O. Boxes), email address, phone number, and birth date on a plain 3x5 inch paper ("Mail-In Entry"). Mail your completed Mail-In Entry to Pennymac AMOE Project, 500 E Oregon Rd, Lititz, PA 17543-8398. Each Mail-In Entry must be mailed separately in a hand-addressed, stamped envelope. No photocopied or mechanically reproduced Mail-In Entries will be accepted. Sponsor is not responsible for postage-due Mail-In Entries or for any incorrect or illegible data contained in any Mail-In Entry. Mail-In Entries must be postmarked no later than September 30, 2026 and received by October 6, 2026 to be eligible to receive an Entry Code. You will receive one (1) Entry Code per Mail-In Entry, subject to the limit below. All Mail-In Entries become the property of Sponsor and will not be returned. Allow ten (10) business days from the date of receipt to receive an Entry Code via email to the email address provided in the Mail-In Entry.

There is a limit of three (3) total Entry Codes per person during the entire Sweepstakes Period, regardless of how they are obtained.

The Sweepstakes Parties are not responsible for and shall not be liable for incorrect, changed, or illegible contact information or for electronic communications that are undeliverable as a result of any form of active or passive filtering, or insufficient space in entrant's email or other account to receive messages. The Sweepstakes Parties are not responsible for late, lost, intercepted, misdirected, or unsuccessful efforts to deliver an Entry Code.

Once you have obtained an Entry Code, visit <https://sweepstakes.pennymac.com> ("Website") and complete and submit an official entry form, including your Entry Code, full name, address (no P.O. Boxes), email address, and phone number. You will receive one (1) entry into the Sweepstakes, subject to the limit below.

Bonus Entry: To receive one (1) bonus Sweepstakes entry, upon submission of your Entry Code (regardless of how it was obtained) and official entry form, follow the on-screen instructions to provide a true and accurate testimonial of your Loan experience through Pennymac. If you did not obtain a Loan through Pennymac, or do not wish to leave a testimonial, you may still receive one (1) bonus Sweepstakes entry by entering "AMOE Bonus Entry" in the testimonial field. The content of your testimonial has no bearing on your eligibility to win a prize; however, Sponsor may choose to use your testimonial along with your first name and last initial in ongoing marketing outside of the Sweepstakes.

Entry Codes are void if altered, tampered with, counterfeited, or obtained through unauthorized channels, or if they are not presented for redemption by 11:59 p.m. ET on December 10, 2026. Entry Codes are unique and may only be entered one time.

The Sweepstakes Parties are not responsible for technical difficulties of any kind, or for false, incorrect, changed, incomplete or illegible contact information.

LIMIT: Up to four (4) total entries during the Sweepstakes Period: one (1) entry per person per Entry Code, and one (1) total bonus Sweepstakes entry (regardless of the number of Entry Codes submitted) during the entire Sweepstakes Period. Attempts made by the same individual to obtain Entry Codes fraudulently, or to earn more than the stated number of entries by using multiple or false contact information, accounts or otherwise may result in disqualification. Entries generated by a script, computer programs, macro, programmed, robotic or other automated means are void and may be disqualified. Entries that are in excess of the stated limit(s), incomplete, illegible, corrupted, damaged, destroyed, forged, false, lost, late or misdirected, deceptive or otherwise not in compliance with the Official Rules may be disqualified from the Sweepstakes at Sponsor's sole and absolute discretion. Individuals who do not follow all directions, provide the required information in their entry form, or abide by these Official Rules or other instructions of Sponsor may be disqualified. Entries submitted by those who do not meet the eligibility requirements (including all requirements with respect to age and

residence) are void. In the event of a dispute over the identity of an entrant, entry will be deemed submitted by the registered account holder of the email address associated with such entry, provided that person is eligible. Any potential winner may be required to show proof of being the registered account holder. "Registered account holder" is defined as the person assigned to an email address by an Internet access provider, online service provider, or other organization responsible for assigning email addresses. In the event that a dispute regarding the identity of the individual who submitted an entry cannot be resolved to Sponsor's satisfaction, the affected entry will be deemed ineligible.

4. **SWEEPSTAKES DRAWINGS:** On or about December 11, 2026, the Administrator will conduct a random drawing to select two (2) potential grand prize winners, ten (10) potential first prize winners, and one hundred (100) potential second prize winners from among all eligible entries received in accordance with these Official Rules.
5. **ODDS:** Odds of winning a prize depend on the total number of eligible entries received during the Sweepstakes Period.
6. **WINNER NOTIFICATION/PRIZE CLAIMING:** Each potential winner will be notified via email (or other contact information) using the information provided on the entry form in a commercially reasonable time after the drawing. The Sweepstakes Parties are not responsible for and shall not be liable for incorrect, changed, or illegible contact information or for electronic communications that are undeliverable as a result of any form of active or passive filtering, or insufficient space in entrant's email or other account to receive messages. Sweepstakes Parties are not responsible for late, lost, intercepted, misdirected, or unsuccessful efforts to notify a potential winner. Notification is deemed to have occurred immediately upon the sending of an email. If a potential winner cannot be contacted within a reasonable time period, if a potential winner is ineligible, if any notification is returned undeliverable, or if a potential winner otherwise fails to fully comply with these Official Rules, such potential winner will forfeit that prize, and an alternate winner may be selected from among all remaining eligible entries. As part of the winner notification process, each potential grand prize winner and potential first prize winner will be required to complete and submit a declaration of eligibility/release of liability/prize acceptance agreement ("Declaration"), within three (3) days of date of notification, as a condition of receiving a prize. If any potential grand prize winner or potential first prize winner fails or refuses to sign and return the Declaration within the required time period or if the Declaration is returned as rejected, faulty, unclaimed or returned as undeliverable to such potential winner, and/or any potential winner is otherwise noncompliant, such potential winner will be disqualified. In this instance, up to three (3) alternate winners will be selected from among all remaining eligible entries, after which the applicable prize will remain unawarded. A potential winner becomes a "winner" only after verification of eligibility by Sponsor.

In the event a selected grand prize winner or first prize winner is a resident of Alabama or Nebraska and under the age of nineteen (19), a parent or legal guardian may be required to also sign the Declaration in order for such winner to be qualified to receive a prize.

No more than the stated number of prizes will be awarded. If, for any reason, more bona fide winners come forward seeking to claim prizes in excess of the number of each type of prize set forth in these Official Rules, the winners of the advertised number of prizes available may be selected in a random drawing from among all persons making purportedly valid claims for such prizes. Inclusion in such drawing shall be each entrant's sole and exclusive remedy under such circumstances.

7. **PRIZES/PRIZE RESTRICTIONS:** The prizes to be awarded in this Sweepstakes are:

Two (2) Grand Prizes: Each "Grand Prize" is a minimum four (4) day/three (3) night trip for two (2) people – the Grand Prize winner and one (1) guest – to Los Angeles County, California. The trip includes round-trip air transportation for the Grand Prize winner and guest from a major commercial airport near the Grand Prize winner's residence (as determined by Sponsor) to a Los Angeles, California area airport (selected by Sponsor); minimum three (3) nights standard hotel accommodation

for the Grand Prize winner and guest (single room/double occupancy) at a Sponsor-selected hotel; round trip airport/hotel transfers for Grand Prize winner and guest while in Los Angeles; \$400 per day (up to a \$2,000 maximum total) spending money awarded in the form of one (1) prepaid card provided to the Grand Prize winner that may be used towards travel expenses and other incidentals (calculated based on the total number of days of the trip); select Pennymac x Team USA merchandise (sizes and styles selected by Sponsor); two (2) pairs of tickets for use by the Grand Prize winner and guest to attend select Olympic or Paralympic Games events (selected by Sponsor, subject to availability, seat locations determined by Sponsor, and the LA28 Ticketing Terms and Conditions available [HERE](#)); and Two Thousand Fifty and 00/100 Dollars (\$2,050.00 USD) awarded in the form of a check made payable to the Grand Prize winner to help offset, but not eliminate, the tax liability associated with Grand Prize acceptance. The approximate retail value ("ARV") of each Grand Prize is up to \$10,600. The actual value of a prize may vary depending on the point of departure, fluctuations in the cost of air transportation, and fluctuations in the cost of hotel accommodation. Any difference between the ARV and the actual value of a prize will not be awarded.

Travel is subject to availability, and blackout dates may apply. Travel must occur on dates determined by Sponsor. Travel must be booked at least twenty-one (21) days prior to departure. Each Grand Prize winner and their guest must travel on the same itinerary. If the Grand Prize winner resides within a 200-mile radius of Los Angeles, California, as determined by Sponsor in its sole discretion, ground transportation may be provided in lieu of air transportation, and no compensation will be provided for any difference in prize value. Each Grand Prize winner and guest are solely responsible for applying for and obtaining a valid Real ID or valid passport or any visas, or other forms of permissions or authorizations required to air travel to and enter the United States. If winner and/or their guest fails to obtain the requisite forms of permission or authorizations required to travel to and enter the United States, or are refused entry into the United States, neither winner nor their guest shall be entitled to any form of compensation from the Sweepstakes Parties. All airline tickets are subject to flight variation, work stoppages, and schedule or route changes. Sponsor reserves the right to structure travel routes, select hotels, ticket type and sessions, and all other aspects of the prize in their sole and absolute discretion. No specific ticket type or session is guaranteed and shall remain in Sponsor's sole discretion. Each Grand Prize winner is responsible for all travel expenses not included herein, including airline baggage fees, gratuities, meals, and any other incidental costs or expenses related to participation in a Grand Prize. In the event a Grand Prize winner elects to take part in their Grand Prize with no guest, no additional compensation will be awarded in lieu of the unused prize components. Once a guest is selected, they may not be substituted, except in Sponsor's sole and absolute discretion. A guest must be at least **eighteen (18) years of age** as of date of departure or the minor child/legal ward of the Grand Prize winner. Each guest must sign and return a travel liability release before travel will be booked. Each Grand Prize winner and guest hereby acknowledge that Sponsor has not and will not obtain or provide travel insurance or any other form of insurance for any part of a Grand Prize. No changes will be made to travel details once any element of the travel arrangements have been booked, except at Sponsor's sole discretion. Each Grand Prize winner will be required to provide a major credit card upon hotel check-in, and all in-room charges will be charged to the credit card. Any damage to the room will be the responsibility of the Grand Prize winner. Neither Sponsor nor any of the Olympic Entities bear any responsibility if any event, element, or detail of a Grand Prize is canceled, postponed, or becomes unavailable for any reason whatsoever by the air carriers, hotels, venue operators, transportation companies, prize providers, or any other persons providing any prize-related services or accommodations. Sponsor is not liable for any missed Grand Prize events, or any/all expenses incurred as a consequence of flight cancellation/delay or ground transportation delay. No refund or compensation will be made in the event of the cancellation or delay of any transportation or other Grand Prize element except at the sole and absolute discretion of Sponsor. Should any event, element, or detail of a Grand Prize become unavailable, the Sponsor shall have no obligation to a Grand Prize winner aside from providing the remaining portion of the Grand Prize, minus any unavailable event, element, or detail. Sponsor is not responsible if any ticketed event is delayed, postponed, or canceled for any reason. A Grand Prize winner will not receive compensation from Sponsor for tickets that a Grand Prize winner is unable to use due to cancellation of any ticketed event, but tickets may be subject to standard rain-check policies and procedures set by the issuer. **Each Grand Prize winner agrees that event admission is awarded pursuant to a revocable, nontransferable license that is**

personal to that applicable winner, and may not be sold, resold, auctioned, bartered, assigned, exchanged, placed in commerce, transferred, given away, donated, or otherwise conveyed. The venue operations management or other associated representative reserves the right in its sole discretion to remove or to deny entry to any Grand Prize winner and/or guest if either the Grand Prize winner or guest violates the previous restrictions, the LA28 Ticketing Terms and Condition available [HERE](#), or engages in an obnoxious, inappropriate, illegal, unsafe, or otherwise disruptive manner, or with intent to create an unauthorized disturbance or interruption, or to otherwise annoy, abuse, threaten, or harass any other person at any Grand Prize-related event.

Ten (10) First Prizes: Each "First Prize" consists of all of the following: (1) a \$5,000 Saatva credit to spend on anything on Saatva.com; (2) a 55" Smart TV and soundbar; (3) a Barefoot Dreams Team USA Pillow and Throw Blanket; (4) a Visa Rewards Card with a value of Six Hundred and Fifty and 00/100 Dollars (\$650.00 USD); and (5) One Thousand Six Hundred and Ninety-One and 00/100 Dollars (\$1,691.00 USD) awarded in the form of a check made payable to the First Prize winner to help offset, but not eliminate, the tax liability associated with First Prize acceptance. The ARV of each First Prize is \$8,737.00.

One Hundred (100) Second Prizes: Each "Second Prize" consists of Sponsor-selected Pennymac x Team USA gear. All sizes, styles, and items are determined by Sponsor in its sole discretion. The ARV of each Second Prize is \$100.

Total ARV of all prizes available in the Sweepstakes is up to \$118,570.

Any depiction of a prize element in any marketing is for illustrative purposes only, and actual prize details/appearance may vary. Prizes are non-transferable, with no cash redemptions, equivalents, or substitutions allowed except at Sponsor's sole and absolute discretion. All prize details not specified in these Official Rules will be determined in Sponsor's sole and absolute discretion. Prize details and availability are subject to change and applicable rules and restrictions. In the event that Sponsor is unable to provide a prize or prize component, the Sponsor may elect to provide winners with the approximate value of such item in cash or award an alternate prize of comparable or greater value. Prizes are awarded "AS IS" and without warranty of any kind, express or implied (including, without limitation, any implied warranty of merchantability or fitness for a particular purpose). Each winner will be solely responsible for all federal, state, and/or local taxes, and any other fees or costs associated with the prize received, regardless of whether it, in whole or in part, is used. The ARV of the prizes is based on available information provided to Sponsor as of the time these Official Rules are printed and may fluctuate. The value of the prize awarded to a Grand Prize or First Prize winner will be reported for tax purposes as required by law. Each Grand Prize winner and First Prize winner will be required to provide Sponsor with a valid social security number before their prize will be awarded for tax reporting purposes. An IRS Form 1099 will be issued in the name of each Grand Prize winner or First Prize winner for the actual value of the prize received. Any unclaimed prize will be forfeited. Prizes, if legitimately claimed, will be awarded. The Sweepstakes Parties are not responsible for and will not replace any lost, mutilated, or stolen prize or any prize that is undeliverable or does not reach a winner because of an incorrect or changed address. If a winner does not accept or use the entire prize, the unaccepted or unused part of the prize will be forfeited, and the Sweepstakes Parties will have no further obligation with respect to that prize or portion of the prize. The Sweepstakes Parties are not responsible for, and winner will not receive the difference, if any, between the actual value of the prizes at the time of award and the stated ARV in these Official Rules or in any Sweepstakes-related correspondence or material. Limit of one (1) prize per person. Sponsor will attempt to fulfill all properly claimed First Prizes and Second Prizes within approximately four (4) to six (6) weeks after winner verification. Sponsor's designee will contact each Grand Prize winner to arrange travel.

- 8. GENERAL:** Subject to applicable law, each winner hereby expressly grants to the Sweepstakes Parties, the Olympic Entities, and their respective successors, assigns, sublicensees and designees, the irrevocable right to use and publish his/her name, social handles, likeness (photographic or simulated), voice, biography and place of residence for all purposes, including, without limitation, advertising, marketing, promotional and publicity purposes in connection with this Sweepstakes

("Advertising"), in any and all media now or hereafter devised, worldwide, in perpetuity, without any form of notice, permission or any amount or kind of compensation, except for the awarding of the prizes to the winners. All copyright, trademark or other intellectual property rights in such Advertising shall be owned by Sponsor and/or its licensors, and each winner hereby disclaims and waives any claim of right to such Advertising. Such Advertising shall be solely under the control of Sponsor and/or its licensors, and each winner hereby waives any claim of control over the Advertising content as well as any possible claims of misuse of winner's name, likeness or voice under contract, tort or any other theory of law. The Sweepstakes Parties and the Olympic Entities do not assume any responsibility for any disruption in the Sweepstakes, including, but not limited to, the failure or interruption of any social media platform or any internet service provider. In the event there is a discrepancy or inconsistency between disclosures and other statements contained in any Sweepstakes materials and the terms and conditions of these Official Rules, these Official Rules shall prevail, govern, and control. In the event Sponsor is prevented from continuing with the Sweepstakes by any event beyond its control, including, but not limited to, fire, flood, epidemic, earthquake, explosion, labor dispute or strike, act of God or public enemy, communications or equipment failure, utility or service interruptions, riot or civil disturbance, terrorist threat or activity, war (declared or undeclared), interference with the Sweepstakes by any party, or any federal, state, or local government law, order, or regulation, order of any court or jurisdiction, or other cause not reasonably within Sponsor's control (each, a "Force Majeure" event or occurrence), Sponsor shall have the right to modify, suspend or terminate the Sweepstakes or prize. Sponsor additionally reserves the right, in its sole and absolute discretion to modify, suspend or terminate the Sweepstakes should causes beyond Sponsor's control corrupt or interfere with the administration, integrity, operation, security or proper play of the Sweepstakes.

9. **CONDUCT:** The Sweepstakes Parties are not responsible for the actions of entrants in connection with the Sweepstakes, including entrants' attempts to circumvent the Official Rules or otherwise interfere with the administration, security, fairness, integrity, or proper conduct of the Sweepstakes. The Sweepstakes Parties reserve the right, at their sole discretion, to disqualify (or terminate the prize of) any individual who is found to be, or suspected of, acting in any manner deemed by the Sweepstakes Parties to be in violation of the Official Rules, or to be unsportsmanlike or disruptive, or with intent to annoy, abuse, threaten or harass any other person, or to be tampering with the entry process or the operation of the Sweepstakes, and void all associated entries and/or registrations. CAUTION: ANY ATTEMPT BY A USER, YOU OR ANY OTHER INDIVIDUAL TO DAMAGE OR UNDERMINE THE LEGITIMATE OPERATION OF THE SWEEPSTAKES IS A VIOLATION OF CRIMINAL AND CIVIL LAWS, AND SHOULD SUCH AN ATTEMPT BE MADE, THE SWEEPSTAKES PARTIES RESERVE THE RIGHT TO SEEK DAMAGES AND OTHER REMEDIES (INCLUDING ATTORNEYS' FEES) FROM ANY SUCH PERSON TO THE FULLEST EXTENT PERMITTED BY LAW.
10. **WAIVERS AND DISCLAIMERS:** The Sweepstakes Parties assume no responsibility or liability for: (a) lost, late, stolen, undelivered, inaccurate, incomplete, delayed, misdirected, damaged or garbled registrations, entries, URLs, or emails; (b) any incorrect or inaccurate entry information, or for any faulty or failed electronic data transmissions; (c) any unauthorized access to, or theft, destruction or alteration of entries or registrations at any point in the operation of this Sweepstakes; (d) any technical malfunction, failure, error, omission, interruption, deletion, defect, delay in operation or communications line failure, regardless of cause, with regard to any equipment, systems, networks, lines, cable, satellites, servers, computers or providers utilized in any aspect of the operation of the Sweepstakes; (e) inaccessibility or unavailability of the Internet or the website or any combination thereof or for computer hardware or software malfunctions, failures or difficulties, or other errors or difficulties of any kind whether human, mechanical, electronic, computer, network, typographical, printing or otherwise relating to or in connection with the Sweepstakes, including, without limitation, errors or difficulties which may occur in connection with the administration of the Sweepstakes, the processing of entries, social networking posts, or registrations, the announcement of the prizes, or in any other Sweepstakes-related materials; or (f) any injury or damage to entrants or to any other person's computer which may be related to or resulting from any attempt to participate in the Sweepstakes. If, for any reason, the Sweepstakes (or any part thereof) is not capable of running as planned for reasons which may include, without limitation, infection by computer virus, tampering, unauthorized intervention, fraud, technical failures, or any other causes which may corrupt or affect the administration, security, fairness, integrity

or proper conduct of this Sweepstakes, then the Sweepstakes Parties reserve the right at their sole discretion to cancel, terminate, modify or suspend the Sweepstakes in whole or in part. If terminated, the Sweepstakes Parties will award the prizes in a random drawing from among all non-suspect, eligible entries received for the Sweepstakes up to the time of such action.

- 11. RELEASES:** All entrants, as a condition of participation in this Sweepstakes, release, discharge, indemnify and hold harmless the Sweepstakes Parties, the Olympic Entities, and each of their respective directors, officers, employees, agents, successors and assigns (collectively, "Released Parties") from and against any and all liability, claims, costs (including attorneys' fees), losses, damages, fines, or actions of any kind whatsoever for injuries, death, damages, or losses to persons or property which may be sustained, in whole or in part, directly or indirectly, in connection with: (i) participation in any aspect of the Sweepstakes (including travel to/from any Sweepstakes activity), (ii) the receipt, ownership, use or misuse of the prize awarded, including any travel associated with any prize, (iii) the Released Parties' violation of rights of publicity or privacy, claims of defamation or portrayal in a false light or based on any claim of infringement of intellectual property; (iv) entrant's registration material on any related website, or (v) any typographical, human or other error in the printing, offering, selection, operation or announcement of any Sweepstakes activity and/or prize.
- 12. GOVERNING LAW AND LIMITATION OF LIABILITY:** All issues and questions concerning the construction, validity, interpretation and enforceability of these Official Rules or the rights and obligations of entrants, Sponsor or the Released Parties in connection with the Sweepstakes will be governed by and construed in accordance with the internal laws of the State of California, without giving effect to any choice of law or conflict of law rules or provisions that would cause the application of any other laws.

BY ENTERING THE SWEEPSTAKES, ENTRANT AGREES THAT TO THE EXTENT PERMITTED BY APPLICABLE LAW: (A) ANY AND ALL DISPUTES, CLAIMS AND CAUSES OF ACTION ARISING OUT OF OR CONNECTED WITH THE SWEEPSTAKES, OR ANY PRIZE AWARDED, WILL BE RESOLVED INDIVIDUALLY, WITHOUT RESORT TO ANY FORM OF CLASS ACTION; (B) ANY AND ALL CLAIMS, JUDGMENTS AND AWARDS WILL BE LIMITED TO ACTUAL THIRD-PARTY, OUT-OF-POCKET COSTS INCURRED (IF ANY) NOT TO EXCEED TEN DOLLARS (\$10.00), BUT IN NO EVENT WILL ATTORNEYS' FEES BE AWARDED OR RECOVERABLE; (C) 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 NOT TO EXCEED TEN DOLLARS (\$10.00), AND/OR ANY RIGHTS TO HAVE DAMAGES MULTIPLIED OR OTHERWISE INCREASED; AND (D) ENTRANTS' 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 YOU.

- 13. DISPUTE RESOLUTION:** The parties each agree to finally settle all disputes only through arbitration; provided, however, the Sponsor shall be entitled to seek injunctive or equitable relief in the state and federal courts in the State of California, and any other court with jurisdiction over the parties. In arbitration, there is no judge or jury, and review is limited. The arbitrator's decision and award is final and binding, with limited exceptions, and judgment on the award may be entered in any court with jurisdiction. The parties agree that, except as set forth above, any claim, suit, action or proceeding arising out of or relating to this Sweepstakes shall be resolved solely by binding arbitration before a sole arbitrator under the streamlined Arbitration Rules Procedures of JAMS Inc. ("JAMS") or any successor to JAMS. In the event JAMS is unwilling or unable to set a hearing date within fourteen (14) days of the filing of a "Demand for Arbitration", then either party can elect to have the arbitration administered by the American Arbitration Association ("AAA") or any other mutually agreeable arbitration administration service. If an in-person hearing is required, then it will take place in the State of California. The federal or state law that applies to these Official Rules will also apply during the arbitration. Disputes will be arbitrated only on an individual basis and will not be consolidated with any

other proceedings that involve any claims or controversy of another party, including any class actions; provided, however, if for any reason any court or arbitrator holds that this restriction is unconscionable or unenforceable, then the agreement to arbitrate doesn't apply and the dispute must be brought in a court of competent jurisdiction in the State of California. Sponsor agrees to pay the administrative and arbitrator's fees in order to conduct the arbitration (but specifically excluding any travel or other costs of entrant to attend the arbitration hearing). Either party may, notwithstanding this provision, bring qualifying claims in small claims court.

- 14. ENTRY INFORMATION AND SWEEPSTAKES COMMUNICATIONS:** As a condition of entering the Sweepstakes, each entrant gives consent for Sponsor to obtain and deliver their name, address and other information to third parties for the purpose of administering this Sweepstakes and to comply with applicable laws, regulations and rules. Any information entrant provides to Sponsor may be used to communicate with entrant in relation to this Sweepstakes or on a Sweepstakes winner's list. By participating in the Sweepstakes, entrant agrees to all of the terms and conditions of the Sponsor's Privacy Policy, which is available at <https://www.pennymac.com/privacy>. In the event of any discrepancy between the Sponsor's Privacy Policy and these Official Rules, these Official Rules shall control and govern.
- 15. MISCELLANEOUS:** The invalidity or unenforceability of any provision of these Official Rules will not affect the validity or enforceability of any other provision. In the event that any provision of the Official Rules is determined to be invalid or otherwise unenforceable or illegal, the other provisions will remain in effect and will be construed in accordance with their terms as if the invalid or illegal provision were not contained herein. Sponsor's failure to enforce any term of these Official Rules will not constitute a waiver of that provision. Entrants agree to waive any rights to claim ambiguity of these Official Rules. Headings are solely for convenience of reference and will not be deemed to affect in any manner the meaning or intent of the documents or any provision hereof. In the event there is a discrepancy or inconsistency between disclosures or other statements contained in any Sweepstakes-related materials, the privacy policy or terms of use on any website, social media platform or application and/or the terms and conditions of the Official Rules, the Official Rules shall prevail, govern and control and the discrepancy will be resolved in Sponsor's sole and absolute discretion.
- 16. WINNERS LIST:** To receive a list of the winners, send a #10 self-addressed, stamped envelope for receipt by February 8, 2027 to: The Pennymac | LA28 Summer of Greatness Giveaway (12296) - Winners List Request, c/o Realtime Media, 2460 General Armistead Ave, STE 209, West Norriton, PA 19403.
- 17. SPONSOR:** PennyMac Loan Services, LLC, 3043 Townsgate Rd, Suite 200, Westlake Village, CA 91361. Reference to third parties in connection with the prizes and/or third-party websites or services are for reference and identification purposes only and not intended to suggest endorsement, sponsorship or affiliation with Sponsor or the Sweepstakes.
- 18. ADMINISTRATOR:** Realtime Media LLC, 2460 General Armistead Ave, STE 209, West Norriton, PA 19403.
- 19.** The Olympic Entities are not sponsors nor administrators of this Sweepstakes in any way and shall have no liability or responsibility for any claim arising in connection with participation in this Sweepstakes or any prize awarded