



## Terms & Conditions

Take a moment to review the terms and conditions for this event

**These terms and conditions (these “Terms”) govern your registration for and participation in Virtual 2020 FreddieMacCONNECT (the “Event”) and are an agreement between Freddie Mac (“Freddie Mac,” “Federal Home Loan Mortgage Corporation,” “we,” “us,” or “our”) and you. As the individual identified on the Event registration form (“you” or “your”), you represent to us that you are authorized to enter into these Terms on behalf of the company or other entity you have identified in the registration form on whose behalf you are attending the Event (the “Principal”). References to “you” and “your” throughout shall also be deemed to include the Principal.**

### EVENT

**You may only register for and attend the Event in accordance with these Terms. To register for the Event, you must complete the Event registration process. Sharing your registration with another person(s) is a violation of the code of conduct set forth below (“Code of Conduct”) and may result in your access to the Event being terminated.**

### AGE LIMITATION

Attendees must be 18 years of age on the first day of the Event to attend this event and all related events.

### PHOTOGRAPHY, AUDIO AND VIDEO RECORDING

By attending the Event, you acknowledge and agree that Freddie Mac has the right to use, reproduce, broadcast, rebroadcast, or incorporate in any manner whatsoever, all or any portion of photographs and/or videos of you or your participation in the Event (collectively, your “Likeness”) for use in marketing materials and/or training materials and for internal use (“Materials”). You irrevocably, grant a nonexclusive, perpetual, worldwide, royalty free right and license to Freddie Mac, if any, to use your Likeness in the Materials. Freddie Mac owns all copyrights and other intellectual property rights in and to the Materials. To the maximum extent permitted by law, You hereby waive any moral rights you may have in or to the Materials.

### EXHIBITOR CONTACT AND LEAD RETRIEVAL

By allowing an industry partner to receive your contact information throughout the Event, you are opting-in to receive communications from that entity. You will be subject to such entity’s communications and privacy policy and must opt-out directly with the entity.

### CODE OF CONDUCT

We are committed to creating a safe environment that is inclusive and free from discrimination, regardless of race, religion, color, national origin, sexual orientation, gender expression or identity, transgender status, age, disability, veteran or marital status, or any other protected categories under applicable law.

All participants must abide by the following policy:

*Expected Behavior*

- Be considerate of those around you.
- Be respectful of others and viewpoints that may be different from your own.
- Be mindful of your words and actions.

**Unacceptable Behavior**

*Unacceptable behaviors may include, but are not limited to:*

- Offensive or unwanted behavior or language related to race, religion, color, national origin, sexual orientation, gender expression or identity, transgender status, age, disability, veteran or marital status, or any other protected categories under applicable law.
- Visual harassment, such as sexual images or sexual language at the Event, including presentations and slide decks.
- Intimidation or bullying, both online and/or in-person.
- Sharing your Event registration with another person(s) or making event content available to a Freddie Mac competitor.
- Any other illegal activity not already covered above.
- Failure to follow any of the rules or regulations of the Event or instructions of the event staff.

*Consequences of Unacceptable Behavior*

Unacceptable behavior will not be tolerated and could result in debarment from the Event and/or any future Freddie Mac events. If a participant is seen engaging in unacceptable behavior, Freddie Mac may take any action they deem appropriate, up to and including expulsion from the event without warning or refund. If appropriate, local law enforcement may get involved.

*Reporting Behavior*

If you are the subject of, or witness to any violations of these Terms, you can contact us by sending an email to [Conferences\\_Events@FreddieMac.com](mailto:Conferences_Events@FreddieMac.com). If necessary, conference staff are empowered to take appropriate actions that may include, but are not limited to, debarment from the Event without refund and/or involving local law enforcement.

The Terms may be revised at any time by Freddie Mac and are non-negotiable.

**VIEWS**

The views expressed by any Event attendee, speaker, exhibitor or sponsor are not necessarily those of Freddie Mac. All Event attendees, speakers, exhibitors and sponsors are solely responsible for the content of any and all individual or corporate presentations, marketing collateral, advertising and online Web content.

**DISCLAIMER**

Freddie Mac will provide You online access to and use of the Event via the Internet by use of a attendee-provided browser. You are solely responsible for obtaining and maintaining at your own expense, all equipment needed to access the Event, including but not limited to Internet access and adequate bandwidth.

USE OF OR CONNECTION TO THE INTERNET PROVIDES THE OPPORTUNITY FOR UNAUTHORIZED THIRD PARTIES TO CIRCUMVENT SECURITY PRECAUTIONS AND ILLEGALLY GAIN ACCESS TO THE EVENT AND CUSTOMER DATA. ACCORDINGLY, FREDDIE MAC CANNOT AND DOES NOT GUARANTEE THE PRIVACY, SECURITY OR AUTHENTICITY OF ANY INFORMATION TRANSMITTED OVER OR STORED IN ANY SYSTEM CONNECTED TO THE INTERNET.

## **STATEMENT OF LIABILITY**

EXCEPT WHERE PROHIBITED BY APPLICABLE LAW, FREDDIE MAC DOES NOT BEAR ANY, AND HEREBY DISCLAIMS ALL, LEGAL LIABILITY OR RESPONSIBILITY FOR THE SAFETY OF ANY ATTENDEE PARTICIPATING IN THIS EVENT. FREDDIE MAC DISCLAIMS ANY LIABILITY FOR THE ACTS OF ANY OUTSIDE ENTITIES RELATED TO THIS EVENT. Freddie Mac reserves the right to cancel the Event without liability.

Each attendee shall be personally responsible for his/her behavior. The organizers do not accept responsibility for the behavior of any attendee or outside entity during the Event. Freddie Mac shall not be liable for any delays or failure in performance or interruption of services resulting directly or indirectly from any cause or circumstance beyond the reasonable control of Freddie Mac, including but not limited to, acts of God, war, terrorism, failure of transportation, weather, accidents, fires, electrical failures, strikes, labor disputes, postal delays, explosions, and government orders or regulations.

You agree to indemnify, defend, and hold harmless Freddie Mac, its officers, directors and agents, against all claims arising out of your actions or omissions at or in connection with this Event. To the maximum extent permitted by law, you (for yourself, the Principal, your heirs, dependents, personal representatives, assigns, and anyone else who might make a claim on your behalf or as a result of your death or injury) hereby release Freddie Mac, and their respective directors, officers, employees, contractors, representatives, agents, successors, and assigns, from any and all claims, demands, causes of action, suits, damages, losses, debts, liabilities, costs and expenses (including without limitation reasonable attorneys' fees and costs) that you may have now or in the future associated in any way with the Event or the Materials.

EXCEPT WHERE PROHIBITED BY APPLICABLE LAW, FREDDIE MAC DISCLAIMS ANY AND ALL DIRECT, SPECIAL, CONSEQUENTIAL, INCIDENTAL, PUNITIVE OR OTHER INDIRECT DAMAGES OF ANY KIND WHETHER ALLEGED AS A BREACH OF CONTRACT OR TORTIOUS CONDUCT, INCLUDING NEGLIGENCE, OR BASED ON ANY OTHER CAUSE OF ACTION.

The laws of New York, without giving effect to its conflicts of law provisions, govern these Terms and any dispute of any sort that might arise between the parties. Any dispute must be litigated in the United States District Court for the Eastern District of Virginia, to whose exclusive jurisdiction the Parties hereby consent.

If applicable, Freddie Mac reserves the right to substitute an equally qualified speaker in case of an emergency or cancellation. Freddie Mac has no duty with respect to presenters, exhibitors or sponsors, and makes no endorsements of any presentation or product.

BY CHECKING "I AGREE" BELOW, I ACKNOWLEDGE, REPRESENT AND AGREE THAT (a) I AM A DULY AUTHORIZED REPRESENTATIVE OF PRINCIPAL, (b) I HAVE READ AND UNDERSTOOD THAT THE FOREGOING AGREEMENT GOVERNS MY AND PRINCIPAL'S PARTICIPATION IN THE 2020 FREDDIEMAC CONNECT CONFERENCE, AND (c) PRINCIPAL WILL BE BOUND BY MY ELECTRONIC SIGNATURE BELOW.

IF YOU DO NOT AGREE TO THE TERMS AND CONDITIONS OF THIS AGREEMENT, CLICK "CANCEL" BELOW. THIS AGREEMENT WILL BE EFFECTIVE ON THE DATE ("EFFECTIVE DATE") THAT YOU CHECK THE BOX NEXT TO "I AGREE" AND SELECT "NEXT".