



**2022 President's Circle Event
Liability Waiver and Release of Claims**

I have chosen to participate in certain activities planned and organized in connection with the 2022 President's Circle Event (collectively, the "Event"), which is organized by Arbor Realty Trust, Inc. ("Arbor"). I understand that the Event can pose certain hazards, and I may be exposed to certain risks, including those relating to particular activities, the novel coronavirus, weather, terrain, equipment failure, and those related to my own physical conditioning. Exposure to the preceding risks may result in injury.

I agree to the following Terms and Release:

1. **ASSOCIATED RISKS:** I have chosen to participate in the Event and understand my participation pose certain risks, including those described above. Exposure to the preceding risks may result in physical injury.

2. **ASSUMPTION OF THE RISKS:** I hereby freely assume the above-mentioned risks as well as other risks not listed that are part of my participation in the Event, and any harm, injury or loss that may occur to me or my property. I am participating in the Event at my own risk.

3. **RELEASE OF LIABILITY:** I hereby RELEASE Arbor, its employees, agents, officers, and its affiliates and/or subsidiaries, successors and assigns ("the Released Parties") FROM ALL LIABILITIES, CAUSES OF ACTION, CLAIMS AND DEMANDS that arise in any way from any injury, loss or harm that occur to me or to any other person or to any property during the Event. This RELEASE includes claims for the negligence or fault of the Released Parties. I also agree NOT TO SUE or make a claim against the Released Parties for injuries, loss or harm that occur during the Event.

I HAVE FULLY INFORMED MYSELF OF THE CONTENTS OF THIS RELEASE BY READING IT BEFORE SIGNING IT. NO ORAL REPRESENTATIONS, STATEMENTS, OR OTHER INDUCEMENTS TO SIGN THIS RELEASE HAVE BEEN MADE APART FROM WHAT IS CONTAINED IN THIS DOCUMENT. I UNDERSTAND THIS IS A CONTRACT THAT AFFECTS MY LEGAL RIGHTS AND I SIGN IT OF MY OWN FREE WILL.