



Arbor Realty Trust, Inc. Corporate Environmental Policy

Arbor Realty Trust, Inc. and its subsidiaries (together, “Arbor”) is committed to environmental responsibility in the conduct of its business. We acknowledge our responsibility to ensure that our products and services are provided in an environmentally responsible, safe and sound manner. We are committed to meeting or exceeding all environmental regulatory requirements. We also have corporate practices for providing a safe and healthful workplace while conserving energy and promoting recycling and reuse programs to conserve natural resources.

Our commitment to people and the environment includes:

- Provide a safe and healthy workplace.
- Be an environmentally responsible corporate citizen and act promptly to correct conditions that endanger health, safety, or the environment.
- Managing and minimizing the consumption of energy, water, paper and other resources used by Arbor in its day-to-day operations.
- Reusing and recycling materials to conserve natural resources. Maintaining recycling and reuse stations at facilities where relevant.
- Disposing of end-of-life product (i.e. technology waste) in an environmentally safe and responsible manner.
- Educating our employees about the steps Arbor is taking to help protect the environment and providing channels for employees to contribute to our efforts.

We expect every employee and every contractor working on behalf of Arbor to follow this policy and to report any environmental, health, or safety concern to Arbor’s management. Managers are required to take prompt action in regard to any reported concerns. Arbor expects its vendors and suppliers to set their own environmental policies that meet or exceed the standards set forth herein. If Arbor receives information to the contrary regarding a vendor or supplier, it is committed to exploring the nature of the relationship and pursuing meaningful discussions regarding its options.

ARBOR REALTY TRUST, INC.

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