

Conference, Meeting and Event Registration Agreement

1. Binding Agreement

This Registration Agreement sets forth the terms and conditions upon which Structured Finance Industry Group and the Structured Finance Association, together with their respective subsidiaries and affiliates (collectively, "SFA", "We" or "Us"), conducts and provides access to their SFA conferences, meetings or other sponsored events (each, an "Event"). **This is a legally enforceable contract. By submission of your online registration or otherwise agreeing to register for an Event, or by attending such an Event, you agree to be bound by this Registration Agreement. If you do not agree to this Registration Agreement, do not register for or attend an Event.**

2. Registration and Payment

Registration will not be confirmed until full payment has been received. Payment in full must be received within the deadlines indicated by SFA at the time of registration. In the event that full payment is not received, you will be refused entry to the Event. A registration confirmation / ticket will be sent by email after your registration and payment is complete. It is recommended that attendees print and bring their confirmation/ticket to the Event as it will expedite the registration process. Attendees may be requested to present their registration confirmation/ticket at the Event as proof of their registration and payment.

3. Structured Finance Association Member Discount

To obtain the individual SFA member discount, your firm must be a fully paid member currently in good standing and that they have or expect to maintain membership of SFA during the 2020 calendar year. Membership status is subject to SFA's review and approval at both time of registration and onsite check-in. To the extent SFA 2020 membership dues remain outstanding beyond January 31, 2020, registered attendees will be charged the full Individual Ticket (Non-Member) on-site rate without exception.

4. Intellectual Property

SFA reserves the right to use recorded audio or video materials from Events and other content collected during Events ("**Content**") on an unrestricted basis for additional promotional and educational purposes, which may include use of video, audio, and Event presentations being posted on our website or distributed as part of our educational programs. You hereby authorize SFA to use your likeness, personal characteristics and any other proprietary and publicity rights as contained in any Content for any such purposes without the requirement of further notice, royalty, payment or other compensation to, or consent from, you.

5. Cancellation/Refund Policy

For cancellations received in writing or through our Event registration website:

- Four weeks or more prior to the event: Full Refund or Full Credit Voucher
- Three weeks to one week prior to the event (1/31/20): \$200 (USD) Cancellation Fee Applied
- One week or less prior to the event: No Refund

If SFA decides to cancel any part of this Event, SFA will not be held responsible for covering airfare, hotel, or any other costs. Speakers, agenda, networking, and recreational events are subject to change without notice. For more information regarding refunds, please contact SFVegas@structuredfinance.org.

6. No Show Policy

A written notification must be submitted to SFA prior to the Event should you no longer be able to attend. Absence of notification will result in being marked as a "no show" and revocation of complimentary attendance to future SFA structured Events. Registration fees will apply.

7. Event Code of Conduct

You agree to comply with Our Conference, Meeting and Event Code of Conduct, available [here](#) and incorporated into this Registration Agreement, at all times during the Event and any Event-related gatherings.

8. Privacy

The personal information supplied in connection with your registration will be held by SFA as a record of attendees and parties expressing interest. By registering for this Event the parties concerned are agreeing that the Event organizers may use that personal information to contact such parties by email, direct mail, telephone or fax, in order to supply information relevant to the Event, or about other conferences, events and opportunities that the organizers are planning and feel may be of interest to them. SFA may also share this information with its partners and event sponsors in order for them to contact the attendees about other products and services which may be of interest to the attendees. If you do not want your details to be used in this way, please contact SFA by email at SFVegas@structuredfinance.org.

9. Websites Terms

Access to and use of any SFA websites linked to or referenced during the Event or any materials distributed by SFA during the Event shall be subject to the terms of the applicable Terms of Use and Privacy Policy made available on such the SFA website.

10. Releases and Indemnity

By agreeing to this Registration Agreement, I release SFA and its officers, directors, employees, members and agents (the “**Released Parties**”) from any and all liability for any injury, loss, or damage arising out of or in connection with my participation in the Event (other than the gross negligence or willful misconduct of the Released Parties). I further agree to indemnify and hold the Released Parties harmless from and against any liability for any injury, loss, damage, cost or expense arising out of or in connection with my negligence or misconduct at or in connection with the Event.

Recommendations given and views expressed by third-party speakers, sponsors and/or exhibitors are their own and SFA in no way endorses or guarantees such recommendations or views. SFA shall have no liability for any advice given, or views expressed, by any third-party speaker, sponsor and/or exhibitor at the conference or in any material provided to attendees that is prepared by third-parties. YOU EXPRESSLY UNDERSTAND AND AGREE THAT TO THE MAXIMUM EXTENT PERMITTED BY APPLICABLE LAW, YOUR ATTENDANCE AT THE EVENT IS AT YOUR SOLE RISK, AND THE EVENT AND ALL INFORMATION AND MATERIALS ARE PROVIDED “AS-IS” AND WITHOUT WARRANTY OF ANY KIND. FURTHER, TO THE MAXIMUM EXTENT PERMITTED BY APPLICABLE LAW AND REGARDLESS OF THE NATURE OF THE ACTION OR THEORY OF LIABILITY, IN NO EVENT WILL SFA OR ITS CONFERENCE ORGANIZERS BE LIABLE FOR ANY LOST PROFITS, LOST OPPORTUNITY, LOST SAVINGS, LOSS OF GOODWILL, LOST BUSINESS, LOSS OF ANTICIPATED BENEFITS, OR ANY INDIRECT, SPECIAL, INCIDENTAL, CONSEQUENTIAL, PUNITIVE OR OTHER DAMAGES ARISING OUT OF OR AS A RESULT OF THIS REGISTRATION AGREEMENT, THE EVENT, OR ANY INFORMATION OR MATERIALS PRESENTED OR MADE AVAILABLE DURING THE EVENT, EVEN IF SFA HAS BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES.