



MEMO OF UNDERSTANDING BY MEMBERS OF TWO RIVERS ANGEL NETWORK

The undersigned member of the Two Rivers Angel Network understands that Two Rivers Angel Network does not provide legal, tax, investment or financial advice or make any guarantee, warranty, promise or other assurance regarding investment opportunities provided to its members. Two Rivers Angel Network provides a venue to connect entrepreneurs with possible investors but makes no warranty, guarantee, promises, or any other assurances that investment opportunity will be successful. All investments made between members and entrepreneurs or businesses are done at the **sole risk of the member**. Each member is solely responsible to make individual investment decisions for himself or herself and is solely responsible for the outcome of those decisions. The undersigned understands and appreciates the risks of angel investing and assumes all risk for any investments the undersigned chooses to engage in.

Members are advised to seek their own legal, tax, and investment advice and are responsible to do their own due diligence into investment opportunities. No member is required to enter into any agreement or make any investment as a condition of membership to the Two Rivers Angel Network. The terms of each investment deal shall be negotiated between the individual member and the entrepreneur or business without any input, advice, or consent from the Two Rivers Angel Network.

ACKNOWLEDGMENT

I certify that I have received, read, and understand the Memo of Understanding by Members of Two Rivers Angel Network.

Signature

Print Name

Date