**TREASURE HUNT AGREEMENT**

**PARTIES**

This Treasure Hunt Agreement (hereinafter referred to as the **“Agreement”**) is entered into by and between the treasure hunter, (hereinafter referred to as the **“Treasure Hunter”**) and Urban Core Institute, Inc., (hereinafter referred to as the **“Sponsor”**) (collectively referred to as the **“Parties”).**

**1)** **THE TREASURE HUNT EVENT**

The TREASURE HUNT event will start on October 3, 2025. Norman Pardo will start revealing extremely complicated Clues, Riddles, Maps and/or Ciphers during a treasure hunt event that will need to be decoded / solved by participants entering the treasure hunt event in order to win anything from the Urban Core Institute, Inc’s. privately run treasure hunt.

**2) ELIGIBILITY** Open to legal residents of the USA, participants must be above the age of eighteen (18).

**3)** **CANCELLATION POLICY**

a. The Treasure Hunter is entitled to cancel this Agreement at any given time.

b. In the event that the Treasure Hunter cancels, he/she will not be entitled to any refunds. NO EXCEPTIONS.

c. The Sponsor is also entitled to cancel this Agreement at any given time.

d. In the event of cancellation by the Sponsor, the Treasure Hunter will not be entitled to any refunds or partial refunds. NO EXCEPTIONS

e. Treasure hunter fully understands only (1) one of the (10) ten keys will fit the lock on the treasure chest, the Treasure hunter understands their key may not be the winning key.

**4)** **DISPUTE RESOLUTION ALTERNATIVES**

Any dispute or difference whatsoever arising out of, or in connection with, this Agreement shall be submitted to arbitration/mediation/negotiation in accordance with, and subject to the laws of Florida.

**5)** **INDEMINFICATION & RULES**

Every Treasure Hunter must agree to the following before entering the Treasure Hunt Event in any way, you must be over the age of 18, and you have fully read and understood, and agree to release Sponsor, Norman Pardo, Urban Core Institute, Inc, it's employees,sponsors, and or partners from any and all liabilities or lawsuits from you or any third party related to your participation in this Treasure Hunt Event including but not limited to the following:

a) Treasure Hunter fully understands that he/she is participating in this TREASURE HUNT EVENT at your own risk.

b) By entering this TREASURE HUNT EVENT, every TREASURE HUNTER must hold harmless Sponsor, Norman Pardo, Urban Core Institute, Inc. and its employees, sponsors, partners, etc.

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c) TREASURE HUNTERS and/or Participants agree not to make any legal claims against Sponsor, Norman Pardo, Urban Core Institute, Inc. and its employees, sponsors and/or partners for any damages, expenses, injuries or losses.

d) Every Treasure Hunter must also agree to indemnify Sponsor, Norman Pardo, Urban Core Institute, Inc. and its employees, sponsors, partners regarding any third party damages or legal actions the Clients and/or participant may be subject to.

e) Treasure Hunter fully understands and agrees that the Sponsor (Urban Core Institute, Inc's) Treasure Hunt Event can be cancelled at any time with no reason especially relating to but not limited to Norman Pardo's death or inability to complete the treasure hunt event, bank closures, depressions, government actions, elections, wars, acts of God, natural disasters, etc. and no refunds will be given.

f) Treasure Hunter must also agree to all the rules, including updated legal information set forth within any Urban Core Institute, Inc. web portals to enter into the treasure hunt event including qualifications. All rules, regulations and legal information regarding the events may be updated online from time to time without notice.

**6) TREASURE HUNTER** must agree in writing to release Sponsor, Norman Pardo, Urban Core Institute, Inc. and its employees, sponsors, partners, etc. from any liabilities, law suits etc. will be allowed to enter, win or participate in this Treasure Hunt Event.

**7)** **ENTIRE AGREEMENT**

This agreement contains the entire agreement and understanding among the Parties to it with respect to its subject matter, and supersedes all prior agreements, understandings, inducements and conditions, express or implied, oral or written, of any nature whatsoever with respect to its subject matter. The express terms of the Agreement control and supersede any course of performance and/or usage of the trade inconsistent with any of its terms.

**8)** **GOVERNING LAW**

This agreement shall be governed by and construed in accordance with the laws of Florida.

**9)** **SIGNATURE AND DATE**

The Treasure Hunter hereby agree to the terms and conditions set forth in this Agreement and such is demonstrated by their signatures below: (Also Initial Each Page)

TREASURE HUNTER

Name:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Signature:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Date:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_