LIABILITY WAIVER

Homeowner agrees to hold harmless and fully indemnify Heartwood Ranch Homeowners Association (Heartwood HOA), 800 Heartwood Lane, Bayfield, CO 81122 for any and all claims arising out of any injury, sickness, disability, or death of Participant during Private Use of Community Resources.

Homeowner agrees to hold Heartwood HOA free and harmless from any and all claims arising from any negligent act or omission on the part of the Homeowner.

Name of Homeowner (printed):_____

Signature of Participant: _____

Date of Signature:	_
--------------------	---