HOUSBE, L.L.C.

Acceptable Use Policy

Schedule L of the HOUSBE Master Terms of Service

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This is Schedule L of the HOUSBE Master Terms of Service, Version 1.0, shown on its own. The text is the same as in the complete document, which also contains Part I and the other schedules. Open it in the complete document.

Applies to: All platform users.

This schedule is integrated into the Master Terms. General prices and price updates are governed only by Part I Section 15; this schedule states service duties, permissions and remedies. Its notices or consents require the separate action identified below where applicable.

1. Scope and related agreements

This Policy applies to buyers, renters, property owners, FSBO sellers, landlords, developers, licensed agents, HIAA members, lenders, mortgage professionals, Super Agents, company representatives, guests and invited participants. It supplements the Terms of Service and relevant role and product agreements. Acceptance of those agreements includes this Policy where clearly incorporated; optional marketing and activity-specific consents remain separate.

HOUSBE provides technology and does not become a lender, real estate broker, mortgage broker, escrow holder or party to a transaction merely because participants use the platform. Independent professionals and lenders remain responsible for their services. A verification badge, AI result or room status does not establish licensing, ownership, credit approval or legal sufficiency.

2. Account identity authority and credentials

Provide accurate account, company and professional details. Do not impersonate another person, use another person's ID or verification session, claim false credentials or represent authority you do not hold. Maintain required professional licenses for the services you offer and update material changes, including suspension or expiration. A company representative must have authority for the activity undertaken; registration does not authorize signing every company contract.

Protect credentials and use authorized member access rather than sharing passwords. Do not bypass verification, evade an account suspension, manipulate duplicate-account controls or create accounts to abuse a free entitlement. Use only supported workflows for company membership, role changes and legitimate account changes.

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3. Property information listings and ownership claims

Publish or claim a property only where you own it or have sufficient authority to market or manage it. Provide accurate property identity, location, availability, price and material representations; update information when it changes. Do not submit forged deeds, ownership records, agency documents or evidence of authority. A platform claim or HSBE-ID does not itself transfer legal ownership or erase another party's rights.

Do not advertise nonexistent, unavailable or unauthorized properties to obtain deposits or contacts. Do not conceal material charges or misrepresent a unit, development, property condition, access permission or financing availability. Clearly identify illustrations, virtual staging and material AI alterations where needed to avoid deception; do not present fabricated photographs as evidence of actual condition.

Uploads must be supported by the necessary rights. Copying from an external listing, MLS, photographer, data provider or website may require permission. Ownership of a property does not necessarily include ownership of its photographs or all listing materials. Do not remove watermarks or rights notices to disguise unauthorized use. A HOUSBE content license does not enlarge rights you never held.

4. Opportunities and permitted contact

An Opportunity provides only the access and use rights described in the applicable agreement and disclosure. Do not resell, trade, publish, pool or redistribute private contact information or requests. Do not create a competing contact database from HOUSBE records, unlock data for another unauthorized business or use it for unrelated prospecting.

Contact users only within the purpose and lawful permissions applicable to the request, channel and technology. An enquiry is not blanket consent to every marketing call, text, email or AI voice campaign. Honor opt-outs, reasonable withdrawal requests and applicable do-not-call rules. Do not conceal the actual sender, spoof a number, send spam or keep contacting a person after a legally effective stop request.

Do not misrepresent the source, exclusivity, quality or permission status of an Opportunity. Do not submit fabricated enquiries, falsely report invalid Opportunities or coordinate activity to manipulate replacement remedies. Complaints and replacement requests must follow the applicable service terms.

5. Fair housing fair lending and respectful conduct

Do not use the platform for unlawful discrimination, discriminatory advertising, unlawful steering, exclusion or retaliation. Comply with the Fair Housing Act, Equal Credit Opportunity Act and other applicable federal, state and local requirements. Protected categories and lawful exceptions vary by context; the platform does not authorize a discriminatory practice merely because a user asserts an exemption.

Do not use nationality shown or obtained from verification, facial appearance, names or other characteristics as an unlawful basis for housing or financing decisions. AI-generated targeting, rankings or text remain subject to the same rules. Where a regulated professional must lawfully collect demographic information for compliance, use the authorized restricted workflow and do not repurpose it for unlawful discrimination.

Do not threaten, harass, stalk, extort or intimidate another person. Do not publish private information to harm someone, make discriminatory threats or retaliate against a good-faith complaint or exercise of a legal right. Provide reasonable accommodation or other legally required assistance within the scope of your actual responsibilities.

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6. Private Deal Rooms and documents

Access only the rooms, threads and records authorized for you. Do not attempt to retrieve another lender's private offers, messages, applications or documents. Invitations and room administration do not automatically authorize access to every restricted thread. Do not share exports, screenshots, links or attachments with unauthorized recipients.

Upload only necessary information that you may lawfully disclose for the stated purpose. Do not post ID images, biometric information, Social Security numbers, bank or credit records, private agreements or signatures in public listing fields. Public content licenses do not permit unrestricted reuse of private documents or messages.

Do not alter a signed record, mislabel an unsigned draft as executed, forge an audit trail or claim that another participant accepted a document when they did not. Use the authorized signing process, verify signing capacity and preserve required records. Deleting an account does not authorize destruction of evidence subject to a lawful retention or preservation obligation.

7. Financing and professional services

Lenders and mortgage professionals must offer only services they are authorized to provide, disclose their identity and applicable credentials, and comply with lending, advertising, privacy and recordkeeping requirements. Do not promise guaranteed approval, misstate rates or fees, fabricate offers or suggest HOUSBE funds a loan or guarantees a lender's performance.

Do not obtain credit reports, consumer reports or screening information without the required permissible purpose, notices and authorizations. Receiving a financing request or an Opportunity is not itself authorization for every report or check. Do not use a Deal Room to conceal unauthorized underwriting, prohibited fees, deceptive referrals or unlawful compensation arrangements.

Agents, owners and developers must not suggest that platform registration establishes an agency relationship or replaces a required representation agreement. Professionals must provide their own required transaction disclosures. HOUSBE workflow statuses do not substitute for a valid contract, loan approval or closing record.

8. Payments Wallet referrals and paid services

Do not manipulate prices, checkout, Wallet or AI Balance entries, referral attribution, commissions, Free-Access Codes, refunds or usage records. Do not use stolen payment credentials, duplicate payment requests to obtain excess credit or submit false charge or refund allegations. Good-faith charge disputes and statutory consumer rights are not prohibited.

Do not describe a platform balance as an insured bank deposit or use the platform to conduct unapproved money transmission, securities activity, fractional ownership offerings or investment schemes. Use paid services only within their stated entitlements. A Property Passport or platform identifier does not establish title or a transferable ownership interest in real estate.

Super Agents and referrers must accurately describe offers and eligibility, use codes only within their authorized scope and disclose material referral relationships where required. Do not sell codes without permission, fabricate referred accounts, impersonate HOUSBE or promise commissions or access that the current program does not provide.

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9. AI and automation

Follow the AI Usage Policy. Do not use AI to forge documents, generate deceptive evidence, imitate identities or signatures, make unlawful discriminatory decisions or disclose restricted information. Review generated content before use; a summary is not verification of the original document.

Do not insert malicious instructions into uploads or prompts to bypass permissions, extract hidden content or cause unauthorized actions. Do not connect bots or automated tools outside an authorized API or integration. AI must not independently bind another party, sign a contract or authorize a payment. An integration or provider capability does not create user authority.

10. Security data access and system abuse

Do not scrape, bulk-download or harvest platform data through unauthorized methods, circumvent rate limits, evade access controls, intercept another user's traffic, exploit credentials or interfere with service availability. Do not upload malware, distribute phishing links, run denial-of-service activity or attempt to manipulate records or permissions. Approved integration access must remain within its written scope.

Do not conduct penetration tests or access private data without written authorization and a defined scope. If you encounter a suspected vulnerability accidentally, stop activity that could expose data or damage the service, preserve only the minimum non-sensitive evidence and report it to security@housbe.com. This Policy does not create a public bug bounty or legal safe harbor.

11. Role and activity reminders

Role or activity	Specific responsibility
Buyers renters and financing applicants	Submit genuine requests; protect private records; obtain co-applicant permissions; verify material transaction information.
Owners FSBO sellers landlords and developers	Confirm marketing authority; maintain accurate availability and charges; respect image rights and housing requirements.
Agents and HIAA members	Use valid credentials and authority; protect client information; keep representation and platform access distinct.
Lenders and mortgage professionals	Follow their own regulated duties; contact applicants lawfully; maintain separation of competing lender threads.
Super Agents and company administrators	Manage invitations and referrals within authority; avoid code or commission abuse; restrict staff access.
Guests and invited professionals	Follow assigned permissions and confidentiality; do not infer broader access or signing authority from an invitation.

12. Reporting suspected violations

Report abuse or inaccurate listings to support@housbe.com. Report privacy issues to privacy@housbe.com and security issues to security@housbe.com. Include the relevant property or room identifier, account or content reference, time and a concise description. Provide supporting material only through a secure approved channel; do not email full ID

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images, account numbers or another person's private file merely to explain a complaint.

Copyright notices and counter-notices follow the separate DMCA Policy and the published designated-agent process. This support address is not a substitute for a designated copyright agent's registered details. For an immediate threat or emergency, contact the appropriate emergency service; HOUSBE is not an emergency response service.

HOUSBE may request clarification and assess relevant records consistent with privacy and access rules. A report does not guarantee removal, compensation or a finding against another participant. Do not file knowingly false reports, retaliate against reporters or demand unrestricted access to another party's private records during a complaint.

13. Enforcement review and access restrictions

HOUSBE may investigate suspected violations and take proportionate action, including a warning, a request for correction, removal or restriction of content, limitation of messaging or functionality, suspension or termination of access, and lawful preservation or referral to authorities. Serious security risks, threats, fraud or legal requirements may require immediate action without advance notice.

Where lawful and practicable, HOUSBE will explain the action and provide a way to request review at support@housbe.com. A review request should identify the decision, account and relevant supporting facts. HOUSBE may restrict disclosures that would expose private information, compromise security or violate law. The review process does not prevent you from exercising statutory remedies or contacting a regulator.

Removal of content or access does not recall copies already lawfully received, cancel an executed transaction agreement or establish entitlement to a refund. Payment and refund rights follow applicable agreements and law. Preserve necessary access to legally required records or provide a lawful retrieval process where appropriate; suspension must not be used to evade privacy or record-access obligations.

14. Limits updates and notices

HOUSBE does not promise to pre-screen every listing, monitor every private conversation or detect every violation. It may review content and logs where needed for operation, security, complaints or legal compliance, subject to the Privacy Policy and other applicable agreements. Moderation and automated checks may be imperfect and do not authenticate a transaction.

Material changes will be notified under the Terms of Service, with additional acceptance where required. No change retroactively creates authority for an earlier signature or expands private-data permission without a lawful basis. Applicable law and mandatory rights control; this Policy does not limit good-faith complaints, legal reporting or lawful consumer remedies.

General notices: info@housbe.com. Postal address: HOUSBE, L.L.C., 900 N Federal Hwy, Ste 306, Hallandale Beach, FL 33009. Product-specific agreements, the Privacy Policy, DPA where applicable, AI Usage Policy, Deal Room Terms and DMCA Policy continue to govern their subjects.

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