HOUSBE, L.L.C.

AI Usage Policy

Schedule G of the HOUSBE Master Terms of Service

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This is Schedule G 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: Users of AI enabled features.

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 acceptance

Part I governs general acceptance. This schedule applies when you use an AI enabled feature; it does not itself grant optional sensitive permissions.

2. AI functions and information processed

Feature	Inputs and purpose	Limits and recipients
Tiffany and conversational assistance	User prompts, relevant conversation context and authorized platform information to answer questions or draft text.	Only information permitted for that user and feature. No automatic access to every private room.
Document Center summaries	Uploaded document text or images and relevant metadata to produce a summary and suggest a document type.	Provider processing may begin automatically on upload after clear notice. Output follows source access permissions.
Financing assistance	Authorized request details and relevant documents to organize information or explain it.	Independent lenders decide whether and on what terms to finance. Other lenders' private content remains restricted.
Property information and reports	Permitted property records, public data, user submissions and relevant sources to organize or explain information.	AI text and automated estimates are not an appraisal, title opinion or verification of source accuracy.
Drafting and translations	User-selected content to propose descriptions, messages, explanations or translations.	The user reviews and authorizes publication or sending. A draft is not a signed offer or contract.

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Voice or messaging features if enabled	Audio, transcripts, messages and necessary delivery metadata within the disclosed workflow.	Recording, transcription, artificial voice and marketing permissions require their own applicable notices and consent.

Feature context may include prior prompts, selected documents, extracted text and relevant retrieved information. HOUSBE will limit retrieval and output to the user's authorized scope. Uploading a document to a feature that processes automatically may initiate provider transmission without a separate Generate button; the upload notice must make that behavior clear.

3. Providers and disclosure of inputs

HOUSBE uses one external AI provider, OpenAI, for every AI feature, through OpenAI's API. The Provider and Feature Schedule below states what each feature sends. Other providers may be added only with appropriate disclosures and any required authorization. A brand reference or integration plan does not establish that a provider is currently processing a feature's data.

Inputs sent to a provider may include prompts, document contents, images, extracted text, conversation context and metadata needed for the requested operation. HOUSBE will identify which categories actually apply rather than imply that every category is transmitted for every feature. Provider access for support, security or review must be described consistently with the applicable contract and configuration.

Provider processing is not anonymous and is not covered by a zero-retention arrangement. HOUSBE does not opt in to sharing API data with OpenAI for training; under OpenAI's API terms, OpenAI does not train its models on API inputs and outputs without that opt-in, may keep them for up to 30 days to provide the service and detect abuse, and processes them in the United States. Provider location, retention, training use and subprocessors are also stated in the Privacy Policy and any applicable DPA.

4. Private information and data minimization

Submit only information necessary for the feature and that you may lawfully disclose. Remove unrelated Social Security numbers, full account numbers, ID images, health information and other sensitive details where they are unnecessary. Do not submit another person's records without appropriate authority and any required notices or permissions. HOUSBE may restrict unsupported sensitive inputs or direct them to a dedicated approved workflow.

AI use of an identity document, selfie or biometric information is not authorized merely by accepting this Policy. Identity verification and any biometric processing require the applicable separate notice and consent where required. Professionals remain responsible for duties concerning client confidentiality and privilege; do not assume uploading to a third-party AI service preserves legal privilege.

5. Deal Room boundaries and operational access

Schedule F governs room permissions and limited operational access. AI results do not expand recipient access.

6. Model training and improvement

Private Deal Room documents, identity materials, financial applications, bank or credit records, signed agreements and private messages are not licensed for general-purpose AI training by this Policy or by a public listing license. HOUSBE will not authorize providers to train general-purpose models on those materials under the ordinary private-document

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processing workflow.

Any proposed additional training or improvement use involving personal information requires a separately assessed lawful basis, clear disclosure and any required permission. A voluntary program must identify the data, purpose, recipients and withdrawal limits and cannot be silently bundled into required registration. A DPA restriction continues to control data processed under that DPA.

Limited service quality checks and incident investigations must remain within disclosed purposes and access restrictions. They are not an unrestricted training exception. Aggregated or de-identified information may be used only where legally permissible, with appropriate safeguards against identification; merely removing a name does not necessarily de-identify a private record.

7. Accuracy and professional review

AI can produce incorrect, outdated, incomplete or fabricated statements and may omit significant clauses or misunderstand numbers, dates and parties. Review the original sources and verify material results before relying on them, sending them to others or using them in a transaction. A document type suggestion does not authenticate the document or establish legal completeness.

AI output is not legal, tax, investment, appraisal, title, credit or underwriting advice. HOUSBE does not make loans, approve applications or act as a broker by providing AI assistance. Licensed professionals and independent lenders remain responsible for their decisions and required disclosures. Consult an appropriate professional for decisions requiring professional judgment.

Generated text may resemble content produced for other users. HOUSBE does not guarantee its originality, exclusive ownership or freedom from third-party rights. Users must verify their rights and the accuracy of generated listing descriptions, images or other materials before publication. The Terms of Service govern applicable content rights; this Policy does not promise copyright protection for AI output.

8. Decisions actions and signing

AI may organize information and prepare drafts within an authorized feature. It must not independently sign a contract, accept a loan offer, authorize a payment, waive a right, publish restricted information or bind a user to a transaction. A material action requires a clear authorized user confirmation in the applicable workflow, identifying what will happen and the relevant recipients or charges.

Selecting a lender or marking a room Deal Complete is not loan approval. AI-generated offers or counteroffers must be reviewed by the responsible party and executed through the appropriate transaction process where binding effect is intended. The Electronic Records and Signature Consent does not authorize an AI assistant to sign on a user's behalf.

HOUSBE does not provide autonomous tenant screening, credit eligibility, lending or other regulated decision-making merely through this Policy. Any future feature in those areas requires separate legal review, disclosures, provider arrangements, testing and human oversight before use.

9. Prohibited uses

Do not bypass access restrictions, extract another user's private information, manipulate prompts to reveal restricted records, or upload malicious instructions intended to cause unauthorized actions.

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Do not fabricate ownership evidence, licenses, identities, financial statements, signatures, offers or transaction records, or misrepresent generated material as verified evidence.

Do not use AI for discriminatory housing or lending practices, steering, or decisions based on protected characteristics or unlawful proxies. Do not infer protected characteristics from names, nationality, images or documents for those purposes.

Do not generate deceptive marketing, unlawful calls or messages, impersonations, harassment or material that violates applicable law or third-party rights. Respect provider restrictions applicable to the enabled service.

HOUSBE may block an input or output, restrict a feature or suspend access for abuse, security or legal reasons under the Terms of Service. Automated checks may be imperfect; users may contact support for review.

10. Voice recordings and artificial voice

Where a voice feature is enabled, HOUSBE will disclose the AI interaction and any recording or transcription before the relevant processing, and obtain permissions required by applicable law. Recording permissions are distinct from marketing permissions. Artificial or prerecorded voice calls and marketing texts must follow the applicable Communications and TCPA Consent and lawful recipient permissions.

Users may not clone or imitate another person's voice without appropriate authority, conceal a material AI impersonation or use voice features to bypass identity checks. The Provider and Feature Schedule states whether audio is recorded, where transcripts are stored, which providers receive them and how long each is kept. HOUSBE makes no outbound AI calls.

11. Retention deletion and privacy requests

HOUSBE retains AI inputs, outputs, extracted text and related logs only for the disclosed purposes and the periods in the Provider and Feature Schedule, subject to applicable law, the Privacy Policy, Deal Room retention schedule and any valid DPA. Provider retention may differ from platform retention and must be identified separately. Temporary processing, persistent conversation history, retrieval indexes and security logs are separate categories.

Deletion requests may be sent to privacy@housbe.com. HOUSBE will assess the applicable rights, processing role, shared-record obligations and lawful exceptions and will coordinate with providers as required. Deleting a visible chat does not necessarily immediately delete provider logs, backups or another participant's lawful copy; the relevant periods and restrictions must be disclosed.

Private AI records do not receive a perpetual public-content license. Any authorized use of public listing materials remains subject to the listing license, uploader rights, privacy rules and provider or data-source restrictions. The source's public availability does not automatically authorize every use of personal information.

12. Fees availability and complaints

AI features may consume a purchased entitlement or AI Balance where clearly disclosed before use. Prices, usage measures, failed-operation treatment and refunds are governed by the applicable checkout and payment terms. This Policy does not establish new fees, automatic renewal or a guarantee of available credits. Users should review the actual feature charge before authorizing paid use.

Models, providers and feature availability may change. HOUSBE will disclose material changes affecting data handling

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and obtain additional authorization where required; processor changes remain subject to a valid DPA. A change cannot retroactively create new permissions for private information. Report inaccurate output, unintended disclosure or suspected abuse to support@housbe.com; privacy requests go to privacy@housbe.com.

13. Notices and relationship to other documents

Part I Sections 3, 25 and 26 govern notices, precedence and prospective changes; privacy and consent duties remain applicable.

Provider and Feature Schedule

The provider and configuration of each AI feature on the Effective Date. Every feature uses OpenAI's API.

Feature or topic	Configuration
Document summaries and classification	Sent automatically when a file is uploaded to a Document Center: the file's text, or the image of a scan or photo, with its file name and the room's stages, to produce a summary, a suggested document type and stage. Classification examples may include original file names from other rooms. The output is stored with the document and shown only to people who can see that document.
Deal Room messages and tasks	Room chat messages, including restricted messages with their authors' names, are sent to turn them into timeline evidence and tasks, and to write the room overview. The results follow the room's permissions. Some room features run through HOUSBE's own AI service at ai-api.housbe.com, which passes the request to OpenAI.
Tiffany and other conversational features	Your question and the context of the page or Deal Room step you are in; in a Financing Deal Room the request details, with exact figures only in answers to the borrower. The site chatbot and step chat do not store conversations on HOUSBE's servers; the Deal Concierge keeps its conversation in your browser and copies it to a support ticket only if you ask for a person. Tiffany can draft and explain; it cannot sign, pay or send anything for you.
Property research and reports	Addresses and property facts, with OpenAI's web search, for Property Passport, property AI reports, listing analysis, price suggestions and the add-property forms. Applicant documents are not sent for property research. Results are cached on HOUSBE's server for 7 days.
Voice and messaging if enabled	A Deal Room voice question (up to 120 seconds of audio) is sent to OpenAI for transcription; HOUSBE stores neither the audio nor the transcript, only a usage count kept for one day. Read-aloud answers use OpenAI text-to-speech and are not stored. Some forms use your browser's own speech recognition, which your browser provider processes. No AI phone calls are made.
Locations and recipients	OpenAI processes API data in the United States. HOUSBE hosts its servers with Amazon Web Services. AI outputs are shown only to the people who can see the underlying record.
Retention and deletion	Document summaries, room overviews, analyses and classifier records stay with the room, without a fixed deletion date; property research results are cached for 7 days; conversations are not stored except a Deal Concierge hand-off to support. OpenAI may keep API data for up to 30 days. Deletion requests: privacy@housbe.com.
Training and human access	Private inputs are not used to train general-purpose models: HOUSBE does not opt in to OpenAI training. OpenAI may review API data flagged for abuse under its terms. HOUSBE staff see AI outputs only where they may see the underlying records.

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Charges and user alternatives	Paid AI features draw on your AI Balance as shown before use; repeat requests answered from the cache are not charged, and an improperly charged failed operation is restored (Schedule K). Document classification on upload cannot be switched off: if you do not want a document processed, do not upload it to the Document Center.

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