HOUSBE, L.L.C.

Cookie Policy

Schedule N of the HOUSBE Master Terms of Service

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This is Schedule N 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: Website and embedded feature 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. Cookies and similar technologies

Cookies are small files a website places on a browser or device. Related technologies include local and session storage, pixels, embedded scripts, link identifiers and other tools that remember settings or transmit information. First-party technologies are associated with HOUSBE; third-party technologies may involve a separate provider. Session cookies generally last for a browsing session; persistent technologies remain until their stated expiry or deletion, subject to browser behavior.

Some services collect data through network requests without placing a cookie. This Policy also addresses relevant scripts, pixels, storage and embedded services rather than treating a cookie-free request as automatically private. Device or browser identifiers, IP addresses, page URLs and event information may be personal information depending on context.

2. Purposes and categories

Category	Purpose	How HOUSBE uses it
Necessary functions	Sign-in sessions, account security, fraud protection, load distribution, requested checkout and saving privacy choices.	Used: the sign-in session, device recognition, security and checkout. Blocking these prevents sign-in and checkout.
Preferences and optional functionality	Remembering interface choices or supporting optional media and tools beyond the necessary service.	Used: text size, reduced effects, compare list, recent searches and unfinished forms, stored in your browser as the Inventory lists.

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Analytics and performance if enabled	Understanding page use, errors and performance through the configured measurement service.	Not used. HOUSBE's pages carry no analytics, performance-measurement, error-reporting or session-replay tags.
Advertising and attribution if enabled	Measuring advertising responses, conversion events or serving personalized advertisements.	Not used. HOUSBE's pages carry no advertising, conversion, remarketing or social-media tags.
External embeds and integrations	Video, maps, verification or payment interfaces that may contact external providers.	Used: maps, video, payment, identity-check, font, library and image services, as the Inventory lists.

Only categories HOUSBE actually uses are in the Inventory. Embedded videos, third-party libraries and payment flows are listed as they are configured, not assumed to be free of tracking.

3. Information collected and recipients

Depending on the technology, information may include a session identifier, stored choice, browser or device characteristics, IP address, timestamp, page or referring URL, selected event and limited transaction metadata. The Inventory identifies what each technology sends, which entity receives it and its lifetime. HOUSBE will limit collection to disclosed purposes and appropriate data categories.

Private Deal Room documents, lender threads, IDs, selfies, bank details, credit information, signed records and personal message contents must not be included in analytics, advertising pixels, conversion payloads, session replay or tracking URLs under this Policy. Configuration must also prevent leakage through query strings, page titles, referrers, console or error logs. A public listing license is not authorization to transmit private records to tracking vendors.

Requested payments and identity checks may require defined data transfers under their separate notices. That does not make all provider tracking necessary or authorize secondary advertising use. Provider roles and permitted uses must be reflected accurately in the Privacy Policy and applicable contracts.

4. Privacy controls and optional technologies

The controls HOUSBE provides are in the Privacy Controls table below. Where prior consent is required by law, optional technologies stay inactive until the relevant choice is made. Necessary technologies stay enabled only for their limited purposes. Declining optional technologies does not by itself prevent access to unrelated basic platform functions.

HOUSBE uses no optional analytics or advertising technologies. If it adds any, it will update the Inventory and provide working choices before enabling them.

Because nothing optional is loaded, HOUSBE does not show a cookie banner or preference centre. If optional technologies are added, a preferences control will let you review and change your choices, and rejecting a category will stop it loading, not merely change a visual indicator.

5. Sale sharing targeted advertising and opt out signals

Whether a disclosure is a sale, sharing or targeted advertising depends on applicable law, actual data flow and the provider's permitted uses. A payment to a vendor, an analytics label or an assertion that HOUSBE does not sell data for

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money does not resolve this classification. HOUSBE will identify any applicable practice and provide the legally required opt-out methods before enabling it.

HOUSBE does not sell or share personal information or use it for targeted advertising, so a Global Privacy Control signal has nothing to switch off on HOUSBE today. Before enabling any such activity, HOUSBE will recognize qualifying opt-out signals, including Global Privacy Control, for the browser and any associated known profile as applicable law requires, and a cookie banner will not override a valid signal.

An opt-out of sale, sharing or targeted advertising is not a request to disable every necessary cookie, delete an account or withdraw identity-verification consent. Conversely, rejecting optional cookies may not by itself cover every non-cookie sale or sharing activity. Provide a separate working rights route under the Privacy Policy where required. Display signal or opt-out status where applicable law requires it.

Global Privacy Control and the older Do Not Track signal are different mechanisms; the Privacy Controls table states how HOUSBE treats each. Where no sale, sharing or targeted advertising occurs, HOUSBE says so rather than offer an opt-out for an activity that does not exist.

6. External video maps and third party features

Loading an embedded service may send browser and network information to its provider before you click Play or interact with it. HOUSBE does not currently block or delay embedded maps, videos or payment buttons: they load with the pages that use them, as the Inventory lists.

The Inventory covers the video, map, payment, identity-check, font, library, avatar and image services HOUSBE's pages use. A font or image request may disclose an IP address without setting a cookie.

External websites reached through a link apply their own practices. HOUSBE remains responsible for disclosures and choices associated with technologies it loads on its own pages. Opening a requested external feature must not be treated as blanket permission for every unrelated provider use.

7. Browser controls and device limits

Most browsers allow users to remove cookies, block selected storage or set privacy signals. Consult your browser settings for the available controls. Blocking necessary technologies may prevent sign-in, checkout or saving a choice. Private browsing, a different browser or device, or clearing local storage can affect recognition of a browser-specific preference; account-level or statutory choices must still be honored within their applicable scope.

Deleting cookies from a device does not necessarily delete information previously received by HOUSBE or a provider. For access, deletion or other applicable privacy rights, use the Privacy Policy's request process or email privacy@housbe.com. HOUSBE will not require an account merely to submit an opt-out where the law does not permit such a requirement.

8. Expiry retention and changes

The Inventory states cookie and storage lifetimes and session behavior. Those device lifetimes are distinct from retention of data in a server log, analytics system or provider account. Server-side information is governed by the retention criteria in Schedule M. A cookie's lifetime is not the retention period of related server records.

HOUSBE will update the inventory and disclosures when adding or materially changing a technology. New purposes

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require assessment and any legally necessary permission before activation. Continued browsing alone does not substitute for consent where consent is required. A website policy update cannot itself enable a tag contrary to a valid privacy choice.

9. Contacts and related documents

Privacy requests and cookie questions: privacy@housbe.com. General notices: info@housbe.com. Postal address: HOUSBE, L.L.C., 900 N Federal Hwy, Ste 306, Hallandale Beach, FL 33009. The Privacy Policy explains broader personal information handling, rights and applicable response procedures. These documents do not waive mandatory rights. This Policy is designed for the U.S. platform and does not incorporate UK or European cookie schedules.

Inventory of cookies, storage and external services

This inventory lists every cookie, browser-storage key and external service HOUSBE's pages use. HOUSBE uses no analytics, advertising, social-media, conversion or session-replay technology.

Technology	Purpose and category	Lifetime
PHPSESSID (HOUSBE cookie)	Necessary: keeps you signed in. It is the only sign-in cookie; there is no "remember me" cookie. HttpOnly, SameSite=Lax, Secure on HTTPS.	7 days
hb_sa_dev (HOUSBE cookie, Super Agent area only)	Necessary: identifies a Super Agent's device for the device limit.	1 year
realtorToken, lenderToken, homeToken (HOUSBE cookies)	Necessary: sign you in to the HOUSBE CRM when you open it from your dashboard. The CRM is not available yet, so these are not currently set.	7 days
client_device_id, owner_device_id, lender_device_id, device_id (browser storage)	Necessary: a random ID that recognizes your device at sign-in for security and device limits. With it HOUSBE records the device type and approximate city.	Until you clear browser storage
sku, amount and similar plan keys; agentLogin (browser storage)	Necessary: carry the plan you chose from sign-up or sign-in to checkout.	Until you clear browser storage
hb-draft:agent-signup, hb-draft:lender-signup (browser storage)	Functional: keep an unfinished sign-up form while you complete the identity check.	3 hours
housbe.fontScale, hb-fx, hbMmCapTip, compare_list, housbe.recentSearches, aiOppsSaved, BuyerLeadQuery, scrollPosition (browser storage)	Preferences: text size, reduced effects, a dismissed tip, your compare list, recent searches, saved items and scroll position.	Until you clear browser storage
housbeGuestIdentity, pendingTaskData, hb_dcx_v1_[room]_[user] (browser storage)	Functional, stored only on your device: a guest's name and email for the next visit, an unfinished Concierge task (including its address), and a Deal Concierge conversation.	Until you clear browser storage
housbe_ai_cache_[room], housbe_ai_timeline_[room], housbe_ai_tasks_cache_[room], hsb_ai_analysis_[property] (browser storage)	Functional: keep AI results you already saw so they are not run again.	Until you clear browser storage; the property analysis 24 hours

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Notice and interface flags such as housbe.verified.seen, hb.pclaim.seen.* and pop-up flags (browser storage)	Functional: remember that a notice was shown or which panel to open next.	Until you clear browser storage
housbe:navtrail, autoOpenTempRoom, drRoomAfterLogin, hbFinAfterGuestLogin, pendingGuestDocName and similar (session storage)	Functional: back navigation and resuming an action after you sign in.	Until the tab closes
hb-v1-shell, hb-v1-assets (app cache, installed app only)	Functional: an offline page and copies of HOUSBE's own files and of the libraries and fonts below, so the installed app loads quickly.	Replaced when the app updates
Google Fonts; cdnjs, jsDelivr, unpkg, Tailwind CDN, code.jquery.com, cdn.datatables.net	External fonts and code libraries, loaded with each page. These providers receive your IP address and browser details.	Set by each provider
Google Maps and Places	Maps and address search. Loaded with property pages, or when you use a map. Google may set its own cookies.	Set by Google
YouTube and Vimeo players	Only on listings with a video; loaded with the page using the standard youtube.com player.	Set by each provider
PayPal, Apple Pay and Google Pay	Checkout. The PayPal script loads on checkout pages and on the off-market opportunities page; Apple Pay and Google Pay load after the PayPal buttons appear.	Set by each provider
Didit	Identity check, opened in a new tab when you start it.	Set by Didit
ui-avatars.com, i.pravatar.cc, images.unsplash.com	Images: initials avatars and decorative pictures. These providers receive your IP address and browser details.	Set by each provider
ipinfo.io and ip-api.com	Approximate city and country of your IP address at sign-in and sign-up, for device and sign-in security records. Called from your browser, or from HOUSBE's server for lender, Google and Super Agent sign-in.	Kept with the device record
Brevo (sibforms.com)	Newsletter sign-up form, on HOUSBE's separate landing page only.	Set by Brevo

Privacy Controls

Control	How it works on HOUSBE
Preference control	No cookie banner or preference centre is shown, because HOUSBE uses no optional analytics or advertising technologies. You can remove any storage in your browser settings.
Sale sharing and advertising opt out	HOUSBE does not sell personal information for money, share it for cross-context behavioral advertising or use targeted advertising (Schedule M, Section 7.1). Privacy requests: privacy@housbe.com.
Global Privacy Control	Not detected today, because no sale, sharing or targeted advertising takes place for it to stop. HOUSBE will honor it before starting any such activity.
Do Not Track	HOUSBE does not change its practices in response to Do Not Track signals.

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External feature loading	Maps, videos, payment buttons, fonts and libraries load with the pages that use them, as the Inventory lists; they are not held behind a choice.
Retention	Device lifetimes are in the Inventory. Server records follow Schedule M, Section 9. Clearing your browser removes what is stored on your device, not records HOUSBE already holds.

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