HOUSBE, L.L.C.

Electronic Records and Signature Consent

Schedule Q of the HOUSBE Master Terms of Service

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This is Schedule Q 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: Separate consent before covered electronic delivery.

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. Who is providing this Consent

HOUSBE, L.L.C. ("HOUSBE," "we," "us") provides the platform and the electronic delivery services described below. This Consent applies to you as the identified recipient or signer, including a buyer, renter, owner, seller, landlord, developer, agent, HIAA member, lender or other mortgage professional, guest, coapplicant or invited participant when the applicable electronic service is used.

If you act for an entity, identify that entity and your capacity and confirm your authority. This Consent does not give you authority to sign for another person, co-borrower, spouse or company. Each consumer recipient gives their own applicable electronic-delivery consent; one participant's choice does not automatically cover all others.

2. Records covered by your choice

Subject to the limits below, you consent to electronic delivery and retention of the following categories for your HOUSBE account and the services you activate during our relationship:

- Platform Terms, your applicable role agreement, service schedules, changes and required platform notices.
- Orders, payment receipts, fees, refunds, Wallet or AI Balance activity and related service records.
- Deal Room invitations, collaboration records, documents, version history and audit records made available to you.
- Financing request records, service notices and authorized communications within your Financing Deal Room.
- Verification, privacy, consent and permission records, and property publication or Property Profile authorizations applicable to your activity.

This Consent covers electronic delivery by HOUSBE within these categories. It does not authorize unrestricted marketing, data sharing, AI training, biometric processing, a credit inquiry, payment or a perpetual content license.

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Each requires its own applicable agreement, notice, choice or authorization.

3. Independent parties and excluded records

HOUSBE collects and transmits information and supplies collaboration technology; independent lenders provide actual financing and their own disclosures. This Consent does not automatically replace a lender's, brokerage's, landlord's, title company's or other independent provider's electronic-delivery consent. If HOUSBE delivers a required record for a named provider, that provider must confirm this process covers its records and satisfies its obligations, or obtain its own consent.

Electronic delivery is used only where legally permitted. Records requiring a different delivery method, original form, witness, notarization or recording process are handled through the applicable procedure. Notices of default, foreclosure or eviction concerning a primary residence, certain court documents and other legally excluded records are not assumed covered by this generic consent.

4. How records are delivered

Records may be displayed in your authenticated account, applicable Deal Room, secure document link, or email, and may be provided as downloadable PDFs or readable browser pages. A text or email alert may tell you that a record is available; the alert is not necessarily the record itself. We use the legally required delivery or acknowledgment method for the particular record.

You must be able to open and retain the format used. A record presented for signing must be available for review before the signature action. Final signed copies and associated evidence must be made available to the people entitled to them. A screen label or a notification alone is not proof that all delivery requirements were satisfied.

HOUSBE delivers covered records as pages in your signed-in account (including My Agreements), in Deal Rooms and their Document Centers, by email or by email with a link to the record, and as downloadable PDF files. Every legal document can be downloaded as a PDF from its page, and you can download documents shared with you while you have access to a room. In Financing Deal Rooms the borrower can sign with HOUSBE's own signing tool; the signed file is a PDF with a certificate page.

5. Equipment software and access requirements

You need an internet-connected phone, tablet or computer; an active email address you can access; a supported browser with required security and session features enabled; software capable of displaying the PDF or browser format we use; and sufficient storage or access to printing to retain copies. Some protected actions require access to the one-time-code or verification method described for that action.

HOUSBE supports current versions of Chrome, Safari, Edge and Firefox on Windows, macOS, iOS and Android, with JavaScript and cookies enabled. Records are web pages or PDF files; any reader that opens standard PDF files can display them. Signing uses HOUSBE's own tool in the browser, so no separate signature provider or software is needed. For an accessible format, contact info@housbe.com.

Before consenting, open the provided sample record in each format used for covered written disclosures and confirm that you can read and save or print it. If you cannot access or retain the record, do not confirm access; contact info@housbe.com for assistance or an available alternative.

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If a technology change creates a material risk that you cannot access or retain covered records, we provide revised requirements and explain your right to withdraw without a fee or a new undisclosed consequence. We obtain renewed access confirmation or consent where required before using the changed format for covered records.

6. Paper copies and non-electronic options

You may request a paper copy of a record delivered by HOUSBE by emailing info@housbe.com with "Paper Copy Request," or writing to the address in Section 11. Identify the record and a safe contact method; we confirm the delivery address securely. Do not send full IDs or financial account details in ordinary email.

Paper copies are free: HOUSBE charges no copy or postage fee, and there is no deadline for asking. HOUSBE prepares the copy and mails it to the address you confirm.

You may decline this Consent and ask about a non-electronic delivery or signing option by emailing info@housbe.com. HOUSBE then sends required records on paper, by mail, at no charge. A HOUSBE account, Deal Rooms, online signing and the financing marketplace work only electronically, so they cannot be provided without this Consent. HOUSBE need not offer every online feature in a paper format, but required records must use a lawful alternative if electronic-delivery conditions are not met.

A paper-copy request alone does not withdraw this Consent unless you also ask to withdraw. Request a third-party provider's record directly from that provider where it is responsible for delivery; HOUSBE can supply copies it lawfully holds within its role.

7. Withdrawal and its consequences

You may withdraw consent for future covered electronic delivery by emailing info@housbe.com with "Withdraw E-Sign Consent," or sending a written request to Section 11's address. Identify the relevant account, service and records. We confirm the request and implement it within a reasonable period and any applicable legal deadline.

There is no fee to withdraw. After a withdrawal HOUSBE stops only the electronic functions that need this Consent, such as online signing and electronic delivery of covered records, sends required records on paper, and tells you beforehand which features stop working.

Withdrawal does not undo previously effective electronic records or signatures, cancel a purchase agreement, lease or loan, erase valid records, or by itself cancel a paid order. Cancellation and refunds follow their applicable terms and mandatory law. Independent providers may require their own withdrawal request.

We tell you which activities are affected and how to obtain existing records. We do not treat withdrawal from electronic delivery as a withdrawal from every unrelated privacy permission, or vice versa. Mandatory rights and legally required communications remain effective.

8. Updating contact details and keeping copies

Keep your email and other delivery information current using available account controls or by contacting info@housbe.com. Tell us promptly if your email, secure-link access or device no longer works. We may verify a requested change proportionately to protect your information.

Save or print records when received and download your final signed copies and audit records when available. HOUSBE retains its required records under the applicable retention schedule and Privacy Policy; this Consent does not promise

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indefinite account access or hosting. Failure to keep a personal copy does not waive your right to request a copy where legally available.

If delivery fails or access is unavailable, we assess the appropriate resend, alternative or correction process. A bounced email or inaccessible link is not automatically treated as successful legally required delivery. Update your contact details before a room or account closes.

9. Signing specific documents

A valid signature requires intent and association with the specific record. Before each platform signature, you review the final version, identify your signing capacity, and take the displayed affirmative signing action. This Consent establishes your choice of electronic methods within its scope; it is not a signature on every future uploaded file.

We record the document version or hash, signer identity and capacity, time, signing action and relevant audit evidence. Editing a signed document requires an appropriate new version and new signatures; the original completed record is preserved. Identity verification alone is not signing intent, and an AI summary is not the document you sign.

A properly executed electronic contract can have legal effect. Chat, proposals and workflow approvals are assessed under their content, intent and applicable law; no generic “non-binding” label settles every situation. “Deal Complete” in a financing workflow records lender selection and does not itself approve or fund a loan.

You may decline to sign an individual document even after accepting electronic delivery. No participant or automated assistant is authorized by this Consent to apply your signature without your authorized action. Document-specific witness, notarization, original-note and recording requirements must be separately met.

10. Your affirmative confirmation

On HOUSBE’s registration forms this Consent has its own unticked box, separate from the Terms box, beside a link that opens this Consent as a sample PDF record to read and save. The box reads:

“I have read the HOUSBE Electronic Records and Signature Consent. I can access and retain the sample record in the format that will be used. I agree to electronic delivery of the covered records and to use electronic signatures when I separately choose to sign a specific document. I understand my paper-copy options and how to withdraw this consent.”

Your confirmation must correspond to the actual access step, disclosed fees and consequences, and presented version. This choice must not silently enable marketing, replace privacy permissions or accept an undisclosed document package.

11. Contact and accepted version

HOUSBE, L.L.C., 900 N Federal Hwy, Ste 306, Hallandale Beach, FL 33009. Electronic records, paper copies, withdrawal and contact updates: info@housbe.com. Privacy requests: privacy@housbe.com.

We preserve the Consent version and wording, your identified capacity, affirmative action, access-confirmation evidence, timestamp and subsequent withdrawal state. A downloadable accepted copy is made available. Updated website text does not retroactively change what you previously consented to.

12. Deal Room electronic signing disclosure

This section is the disclosure shown when you are asked to sign a specific document in a HOUSBE Deal Room,

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including a Financing Deal Room. The signing sheet shows a summary of it and links here, and you can download it as a PDF. Please read it before you consent. It was added to this Schedule on October 13, 2026.

12.1 Provider and scope of consent. HOUSBE, L.L.C., a Florida limited liability company (Florida document number L25000038850), provides the signing tool. Principal address: 900 N Federal Hwy, Ste 306, Hallandale Beach, FL 33009. Mailing address: 8802 Balmoral Park Drive, Charlotte, NC 28277. HOUSBE is not a party to your document; the person who sent it and the parties named in it remain responsible for their own documents and obligations. Your consent for a signing request applies to the document identified in that request, its signing notices, and the signed copies and signing audit report for it. It does not automatically cover unrelated documents, other Deal Rooms or future transactions; Sections 1 to 11 of this Schedule govern the other records they describe.

12.2 Your choice to use electronic records. You may decline electronic records and electronic signing before you consent. When another participant asks you to sign a document in a Deal Room's Documents, you can choose *Print, Sign & Upload* instead: download the document, sign it by hand and upload a scanned copy or clear photo. You can also decline the signing request, which tells the person who sent it, or ask the sender or HOUSBE (info@housbe.com) about another lawful alternative. When you add a document yourself you may send it without signing. Declining electronic signing does not by itself mean that you have accepted, rejected or signed the underlying document. A transaction may be delayed while the parties arrange an alternative where the law requires one.

12.3 What an electronic signature means. You sign when you have reviewed the identified document, drawn or typed your signature, ticked the consent box described in Section 12.11 and pressed the final signing button (labelled "Sign document", or "Sign & send" or "Sign & send for signatures" when you also send the document on). By doing so you show your intent to sign that document electronically, and you intend your electronic signature to have the same legal effect as your handwritten signature, subject to applicable law and any additional execution requirements. Drawing or typing a signature, opening the document or moving between steps does not sign anything, and consenting to electronic delivery does not by itself accept the underlying document. Do not press the final signing button unless you intend to sign.

Use your full legal name. If you sign for a company or another person, enter that company and your title in the signing sheet and sign only if you have the authority to do so. Each required signer acts for themselves or through a legally authorized representative. Signers sign one after another, each on the latest version of the document.

12.4 Accessing and keeping your records. Before you sign, open and review the complete document, including any attachments incorporated into it, and use *Download original PDF* (or *Download PDF* for a Word file that HOUSBE converted to PDF for signing) to save a copy. Each signature is saved as a new version of the document in the Deal Room, and when the last required signer has signed, a signing audit report (certificate of completion) is added to the PDF. The signed versions stay in the room's Documents with their version history, where you can download them while you have access to the room.

Keep copies outside your HOUSBE account. Access through a room ends if you leave or are removed from it, or when it closes under Schedule F, and continued access is not a substitute for keeping your own copies. If a file cannot be opened, saved or printed accurately, do not consent or sign; contact the sender and info@housbe.com.

12.5 Technical requirements. You need the equipment and software described in Section 5: an internet-connected phone, tablet or computer; a current version of Chrome, Safari, Edge or Firefox with JavaScript and cookies enabled; software that opens PDF files; access to the email address used for the signing request; and enough storage to save the

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files. A printer is needed only if you want a paper copy or choose *Print, Sign & Upload*. Signing runs in your browser with HOUSBE's own tool, without a separate signature provider. By consenting you confirm that you can open and save the PDF used for the request. If a change creates a material risk that you cannot open or keep later records, Section 5 applies.

12.6 Paper copies and charges. You may ask for a paper copy of a signing record by emailing info@housbe.com with "Paper Copy Request", or by writing to the mailing address in Section 12.1. Name the document and the Deal Room number, and give a delivery address. Do not send passwords or unnecessary sensitive information. Paper copies are free: HOUSBE charges no copy or postage fee, and there is no deadline for asking. Your legal rights to paper records are unchanged.

12.7 Withdrawing consent. To withdraw consent for future electronic delivery of the records covered by a signing request, email info@housbe.com with "Withdraw E-Sign Consent", or write to the mailing address in Section 12.1. Give your name, the email address on your account or invitation, and the signing request. Withdrawal takes effect within a reasonable period after we receive it. There is no fee to withdraw.

Withdrawal does not undo a signature already completed or affect records properly delivered before it takes effect. It does not cancel the underlying agreement or remove any contractual or legal duty. A pending electronic signing request may need to stop while the parties arrange an alternative, such as signing on paper, and HOUSBE stops online signing for you while your withdrawal is in effect (Section 7).

12.8 Updating your contact details. Signing requests, turns to sign, reminders and completion notices are sent to the email address on your HOUSBE account or on your Deal Room invitation, and appear in the room's notifications. Keep that address current through your account settings or by writing to info@housbe.com. For an open signing request, also tell the sender if your email address changes. We may verify a change before making it.

12.9 Signing records and privacy. When you sign, HOUSBE links your action to the specific document and version. It records your name, your account or Deal Room seat, any company and title you enter, how you signed (drawn, typed, or on paper with a scan uploaded), the consent wording and its version, the time, the SHA-256 hash of the document before and after signing, and the IP address and browser and device you signed from. The purpose is to document the signing and help show that the signed record has not been changed. People who can open the document in the room see who signed, when, and the document's status. The technical record (IP address and device) is restricted: each signer sees their own and the Deal Room owner or co-owner sees all of them; for a document a borrower signs and sends to a lender in a Financing Deal Room, only the borrower and that lender see it. Retention follows the Privacy Notice (Schedule M). The signing sheet's "View audit and privacy details" window shows this notice.

12.10 Additional requirements and other agreements. Electronic signing does not remove requirements for witnesses, notarization, authority, delivery, recording or other formalities that apply to a particular document. The signing audit report records the signing process; it is not notarization and does not by itself prove identity. Documents excluded from electronic records laws, or that need a different execution process, must follow that process (see Section 3), and HOUSBE does not guarantee that every real estate, lending or closing document can be completed through it. This disclosure concerns the electronic method of delivery and signing. The underlying document, these Terms and the Privacy Notice govern their own subjects, and nothing here waives mandatory rights or changes the substantive terms of the document you are asked to sign.

12.11 Your affirmative consent. Before the final signing button can be used, the signing sheet shows an unticked box

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beside this disclosure. It reads:

“I have reviewed this document and agree to sign it electronically. I adopt the signature shown as my own and intend it to have the same legal effect as my handwritten signature, and I consent to electronic records and signatures as described in the Electronic Records & Signature Disclosure.”

By ticking it you confirm that you have read this disclosure, understand its scope, can open and save the PDF used for the request, and know how to ask for paper copies, withdraw consent and update your contact details. HOUSBE records the wording and its version with your signature. You are not required to consent because you opened a signing request; if you do not agree, leave the box unticked and choose *Print, Sign & Upload*, decline, or contact the sender about an alternative. When you sign on paper instead, the box asks you to confirm that you signed the document by hand and that the upload is a true and complete copy of it. Questions about this disclosure: info@housbe.com.

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