HOUSBE, L.L.C.

Lender, Mortgage Broker and Loan Officer Terms

Schedule D of the HOUSBE Master Terms of Service

Version: 1.0 · Effective Date: October 10, 2026 · Prepared: October 9, 2026

This PDF was produced on October 21, 2026 from the document published at https://housbe.com/lender-access-agreement.php. The version published there is the current version and governs if this copy is out of date.

This is Schedule D 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: Independent financing professionals.

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. Parties acceptance and related terms

1.1 This Lender Access Agreement ("Agreement") is between HOUSBE, L.L.C. ("HOUSBE," "we" or "us") and the individual or entity accepting professional access ("Professional" or "you"). Your selected role, employer or represented entity and the capacity in which you accept must be identified. An individual binds an entity only when authorized to do so.

1.2 Accept this Agreement before activating professional access. The applicable Terms of Service and incorporated policies also apply. Accept the Financing & Refinancing Terms before joining a financing or refinancing Request. A company representative accepts entity obligations only within its authority; an employee's acceptance does not silently create a personal guarantee.

1.3 Mandatory law prevails. An applicable DPA or independent-party data agreement controls processing within its defined scope. The Financing & Refinancing Terms control financing-specific matters; this Agreement controls professional-access matters; the general Terms then apply. Separately executed borrower engagements and loan documents govern their actual parties.

1.4 Privacy notices explain data processing and rights. Marketing consent, covered electronic-delivery consent, identity or biometric releases and credit-report authorizations are separate where applicable. A technical compliance checklist is not a universal contractual consent and does not replace operative professional duties.

2. Professional roles and permitted services

2.1 A Lender Company participates through its authorized entity and personnel and may make credit decisions or fund loans only within its actual authority. A Mortgage Broker acts as a broker under applicable authority and must not falsely present itself as the funding lender. A Loan Officer acts within the authority and affiliation of the identified

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employer or sponsoring entity.

2.2 The selected role must accurately describe your activity. Identify your company and required professional identifiers in your profile and communications. Activating a loan-officer role does not independently authorize the individual to bind every lender, and selecting a lender role does not establish a lending license.

2.3 You may use only the services and geographic markets for which you are eligible and authorized. A multi-state account does not establish licensing eligibility in each state. Where a registration, exemption or affiliation rather than a license applies, identify its accurate basis.

2.4 HOUSBE provides technology, request transmission, Opportunities and workspaces. HOUSBE is not a lender, mortgage broker or mortgage loan originator, makes no credit decisions and does not act as your or the applicant's agent through these services. These descriptions do not excuse actual conduct requiring licensing.

2.5 No partnership, employment, agency, exclusivity or guaranteed borrower relationship is created. You independently provide and remain responsible for your regulated services and your personnel's authorized professional conduct.

3. Licensing credentials and verification

3.1 Maintain licenses, registrations, sponsorships and employer permissions required for your activity. Provide accurate individual and company NMLS identifiers where applicable, licensing jurisdictions, credentials and employer affiliation. Do not claim an exemption, authorization or credential that does not apply.

3.2 We may request evidence and verify selected credentials. You remain responsible for ongoing accuracy and must promptly report suspension, expiration, disciplinary restrictions, employment changes and loss of authority. Stop activities for which authority has ended, even if a badge or account remains active.

3.3 Required identity checks may use government-issued photo ID and a selfie check through our disclosed provider, currently Didit, after applicable notices and any required biometric release. Identity verification is separate from professional licensing, company authority, a background check and creditworthiness.

3.4 A verified mark describes only the check identified beside it and is not an endorsement or guarantee. Nationality, citizenship, ID images and sensitive verification fields are not automatically displayed publicly. Do not use applicant or verification information for unlawful discrimination.

3.5 A Didit-verified identity can verify only one agent, lender or owner account (Part I Section 5.4). Do not create duplicate identities or accounts to evade verification, suspension, plan limits or payment obligations.

4. Company accounts teams and authority

4.1 Company accounts must identify the legal entity and an authorized administrator. Each user receives individual credentials and access limited to the necessary role. Do not share accounts or give an unapproved external party your seat.

4.2 Administrators must manage personnel affiliation, permissions and departure. Remove access promptly when authority ends and report suspected misuse. Access to another officer's applicant records requires an authorized business purpose and applicable applicant permissions, not merely common company branding.

4.3 Authority to purchase a plan, accept a DPA, access records, make a proposal and sign a loan instrument may differ. The relevant action must be performed by a person with sufficient authority. We may require separate company

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approval for business data obligations.

4.4 A personnel change does not silently transfer confidential records to an unrelated company. Any transfer must have an appropriate legal basis and comply with applicant permissions, notices and recordkeeping obligations. Do not export records to a new employer merely because you previously had access.

5. Opportunities access and permitted use

Part I Section 7 governs Opportunity access, contact restrictions and remedies; Schedule R governs optional marketing.

6. Request participation proposals and disclosures

6.1 Professionals with the required active plan may join eligible Requests under the Financing & Refinancing Terms. Each professional-specific Thread is separate. Access to shared Request fields does not authorize access to competitors' messages, offers or documents.

6.2 Identify the actual company, professional role and required credentials when making contact or presenting a proposal. Communicate terms accurately and distinguish estimates, preliminary qualifications, preapproval, rate locks and commitments according to what has actually been issued.

6.3 State material assumptions, eligibility conditions, fees, expiry and limitations of a proposal and provide legally required disclosures. Do not claim a guaranteed lowest rate, approval, savings or closing outcome without adequate support and appropriate qualifications.

6.4 You independently assess when information received triggers a formal application, disclosure deadline, credit-decision duty or adverse-action obligation. Labeling information a Platform "Request" does not postpone duties triggered by its actual content or your conduct.

6.5 Applicant selection or a "Deal Complete" status identifies the chosen professional within the Platform. It is not a loan approval, commitment to lend, rate-lock agreement or signature on undisclosed loan documents. Separately executed instruments govern the actual parties.

6.6 You are responsible for lawful underwriting, required notices, professional advice you give, formal application handling and any funding or brokerage activity you undertake. HOUSBE's organizational tools and AI summaries do not replace your review or professional duties.

7. Confidential applicant records and sharing

Part I Section 11 and Schedules E, F and M govern confidential applicant records, designated recipients and lender isolation.

8. Data roles security and incident handling

Schedules M and P govern actual data roles and covered processing; Schedule F governs permissions and operational records. Mandatory incident duties and an expressly accepted contract control applicable deadlines.

9. Credit reports and other sensitive verification

9.1 This Agreement, a paid plan and access to an Opportunity do not authorize a credit report, hard inquiry, bank-account connection, background check or retrieval of another person's financial records. The actual requester must

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independently establish a permissible purpose or other lawful basis and obtain any required specific authorization.

9.2 Identify the requester, purpose, person covered and applicable disclosures in the relevant workflow. Where applicable, explain whether the inquiry is a soft or hard inquiry and retain evidence supporting the request. Do not rely on a generic registration checkbox as unlimited future credit-report permission.

9.3 Follow applicable consumer-reporting requirements, including restrictions on disclosure and use and notices required when a report contributes to adverse action. An applicant's permission cannot legalize a use otherwise prohibited by law.

9.4 Platform identity verification, Property Profiles, Property Cards and Passport reports are not credit reports, appraisals or title insurance. You must independently determine which verification, valuation and collateral documentation your loan process requires.

10. Professional communications and marketing

10.1 You may answer a Request only using an appropriate lawful basis and the scope of the enquiry. Identify yourself accurately and respect the applicant's communication preferences. Account contact access is not consent to unlimited promotional calls, texts or emails.

10.2 Where marketing calls or texts require prior express written consent, obtain the applicable separate consent with properly identified senders, number, purpose and relevant calling technology. HOUSBE's optional marketing choice is not automatically authorization for every professional's campaign.

10.3 Comply with applicable TCPA, Do Not Call, CAN-SPAM and related requirements, including opt-outs and revocations. Retain necessary consent evidence and suppression records. Do not conceal marketing in purported service messages.

10.4 Your own optional consent to receive HOUSBE marketing is separate from your professional Agreement and is not required to register or buy services. An applicant must likewise be able to use the Platform without optional promotional consent.

11. Property materials brand content and AI

11.1 Receiving a Property Profile or Card does not grant ownership of its media or permission to republish it publicly. Third-party property and media rights remain applicable. Do not copy syndicated photos or an owner's content into unrelated advertising merely because the record is accessible.

11.2 If you separately submit materials for public property presentation, you must have property authority and rights sufficient to grant the public-content license in the applicable Terms of Service. Only materials expressly submitted for that public purpose are subject to its perpetual license. Confidential borrower uploads are excluded.

11.3 For your professional profile and promotional materials, you grant HOUSBE a nonexclusive, worldwide, royalty-free license to display, format and distribute them as needed to operate and promote that profile during authorized use, with reasonable backups and lawful recordkeeping afterward. This does not create a blanket perpetual commercial license over every professional or borrower document.

11.4 Use company branding only with authorization, keep role and affiliation current and do not suggest HOUSBE endorsement or a partnership without permission. Remove or update outdated claims promptly.

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11.5 Document Center uploads are automatically processed by the disclosed AI provider, currently OpenAI, for summaries and suggested document types under the upload workflow and AI Usage Policy. Review the disclosure before submitting and use only records you are authorized to process that way.

11.6 AI output can be inaccurate and is not authentication, professional advice, underwriting or an appraisal. Review original documents and verify relevant outputs. AI processing does not expand public-content rights or independently authorize general-purpose model training on confidential records. Keep originals where browser resizing may reduce quality.

12. Fees plans refunds and compensation

Part I Section 15 and Schedule K govern plan purchases, charges, fixed terms, refunds and promotions. Access fees do not guarantee loan participation or closing. HOUSBE does not receive compensation contingent on a loan closing; independent professional compensation must follow law and a separately disclosed arrangement. Do not disguise prohibited settlement-service referral compensation as a platform payment.

13. Electronic documents retention and termination

Schedules F and Q and Part I Section 23 govern electronic documents, retention and closure. Professionals independently retain required regulatory records.

14. Compliance general terms and notices

14.1 Comply with laws relevant to your actual lending, brokerage and communication activities, including licensing, fair lending, consumer reporting, disclosures, privacy, security and advertising. Do not discriminate based on national origin or other protected characteristics, including through automated targeting or underwriting tools.

14.2 Do not fabricate offers or credentials, impersonate applicants, scrape data, resell contact details, interfere with access controls or manipulate payments and codes. Promptly correct material profile and proposal errors and cooperate with appropriate reviews of misuse.

14.3 The applicable Terms of Service supply governing law, disputes, disclaimers, liability, indemnification and general provisions within their scope, subject to exceptions and mandatory law. Nothing here eliminates duties owed to applicants or restricts nonwaivable consumer remedies.

14.4 Material updates apply prospectively after appropriate notice and renewed acceptance where required. Later website wording does not automatically replace the version accepted for an earlier purchase or event. New marketing and sensitive-data permissions are obtained separately where applicable.

14.5 Notices to HOUSBE: HOUSBE, L.L.C., 900 N Federal Hwy, Ste 306, Hallandale Beach, FL 33009; info@housbe.com. We record the accepted wording and versions, identity and entity capacity, action, timestamp and relevant role, Request or purchase identifier.

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