HOUSBE, L.L.C.

Privacy Policy and Notice at Collection

Schedule M of the HOUSBE Master Terms of Service

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This is Schedule M 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: Individuals whose information is processed.

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 privacy responsibility

1.1 This Policy applies to visitors, buyers, renters, homeowners, FSBO sellers, landlords, developers, agents, HIAA members, Super Agents, lenders and other mortgage professionals, borrowers and co-borrowers, invited participants, Open House registrants and Property Passport purchasers.

1.2 Covered services include property search and publication, Opportunities, Property Profiles and Property Cards, Property Passport and Property Lineage records where offered, Deal Rooms and Financing Deal Rooms, messaging, Tiffany and other AI features, identity verification, Wallet and AI Balance services, Concierge tasks and referral administration.

1.3 We determine how information is used for our own account, security, billing and operational purposes. Where we process personal information only on a business customer's documented instructions, the applicable data-processing agreement governs that relationship. A professional's title alone does not make every activity a processor relationship. Independent agents, lenders, landlords and other recipients handle information under their own notices and legal obligations.

1.4 This Policy is a notice, not a waiver of rights or a blanket consent. Required contract acceptance, privacy acknowledgment, optional marketing, biometric permissions, credit requests and public publication permissions remain separate as applicable. A representative may acknowledge the notice for an entity; the entity cannot waive individual participants' statutory privacy rights.

2. Important distinctions

2.1 HOUSBE provides technology, collects and transmits information, and supports collaboration. HOUSBE does not make loans or credit decisions. Independent participating providers evaluate requests and provide financing. Describing

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our platform role does not exempt processing from laws that apply to the actual activity.

2.2 Information intentionally submitted for a public property profile may be visible to visitors and distribution partners. Private ID, financial, application and Deal Room materials are not authorized for public display merely because they concern a property.

2.3 Professionals may pay to access requested contact Opportunities. Whether a particular disclosure is a statutory sale depends on its actual terms and applicable law, including any valid consumer-directed disclosure exception. Absence of advertising cookies alone does not determine that classification.

3. Categories sources and purposes

We collect information you provide, information generated through use of the service, and information supplied by authorized participants, vendors or lawful property-data sources. The categories below apply only where the corresponding service is used. A home address or property fact can still be personal information when linked to an identifiable individual.

Category and examples	Sources and purposes	Recipients by function
Account and contact data: name, email, phone, account and entity IDs, representative capacity	You, invitations and referrals; account operation, communications and support	Hosting and communication vendors; authorized participants; professionals under the disclosed request scope
Professional and company data: licenses, states, brokerage or employer, title, authority evidence	You, licensing and verification sources; eligibility and authority checks	Verification and support providers; public profile viewers for fields presented as public
Property and public content: address, description, photos, video, plans and listing or ownership evidence	You, agents, owners, developers, property-data providers and public records; property services and history	Public viewers and authorized distribution partners for public content; restricted reviewers for private authority evidence
Activity and device data: IP, device or session IDs, login and security logs, browser events, approximate location	Browser, server and security vendors; operation, reliability, fraud prevention and preferences	Hosting, security, IP-location and other technical providers with limited operational access
Orders Wallet and referrals: payment references, amounts, payer contact, balances, usage, codes and payout ledger	You, PayPal and platform events; charges, refunds, metering, referral administration and records	Payment providers; authorized finance staff; referrers receive only relevant referral and commission records
Private collaboration data: messages, documents, signatures, participant lists, versions and audit trails	You and participants; Deal Room collaboration, delivery, support and evidence	Authorized room participants, operational staff and contracted service providers; AI provider as disclosed
Financing and application data: property, income or credit ranges, employment, loan goals, financial documents	Applicants, authorized coapplicants and mortgage professionals; requested financing collaboration	Joined authorized providers and invited participants according to permissions; operational and AI providers
AI voice and task data: prompts, context, outputs, audio, summaries and task attachments	You, selected service context and providers; AI assistance, task fulfillment, usage and security	AI, transcription or task providers and authorized personnel; room outputs follow room permissions

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Verification and sensitive data: ID-derived fields, verification result, selfie or biometric processing at provider, account credentials	You and verification provider; identity, authority, security and permitted compliance purposes	Verification provider and restricted reviewers; no automatic public disclosure of nationality or ID details
Acceptance and rights records: document version, wording, timestamp, scope, recipient choices, withdrawals and request outcome	You and system events; consent administration, rights fulfillment and evidence	Restricted compliance staff and service providers; lawful authorities where required

Retention criteria for these categories are in Section 9; the sale and sharing classification and the 12-month disclosure summary are in Section 7.

4. Disclosure and access by service

4.1 Public profiles listings and property records

Public fields include the professional or listing information presented as public when submitted. Confirm the publication preview before proceeding. Private ownership evidence is used for verification and does not become public simply because ownership is verified. Indexed or externally distributed public content may be copied by others; we handle valid correction, removal and rights requests under applicable law.

Property Passport reports may incorporate property sales, recorded financing, liens, taxes, parcel and other lawful source data. Property Passport reports are delivered through private links and omit personal owner names, mailing addresses, phone numbers and email addresses from the data sources. Property searches send relevant addresses or coordinates to research providers; unrelated applicant documents should not be sent for property lookup.

4.2 Contact Opportunities and callback requests

When you request contact, we collect the supplied contact details, property or service needs and applicable permission record. The screen must identify the requested recipient or recipient category, purpose, channels and scope before submission. Professionals may pay HOUSBE to select or unlock the Opportunity. A requested response does not authorize every future marketing campaign or resale.

A request for the HOUSBE team to call back is handled as a support or service request, not automatically listed in the professional marketplace. If a designated professional follows up for HOUSBE, the assignment and disclosure must be consistent with the notice and request. You may ask privacy@housbe.com to stop future routing; prior independent recipients have their own obligations.

4.3 Deal Rooms and invited participants

Messages, documents, role assignments, transaction steps and audit events are disclosed within the applicable room permissions. Review those permissions and the participant list before upload or invitation. HOUSBE staff and authorized contractors may access content to operate, support and secure the service, address misuse or comply with law. A referral or administrative title does not by itself confer room or private ID access.

An invitation may use the name and email supplied by another participant. An invitation does not by itself authorize a credit inquiry or unrestricted sharing of the invitee's financial records. Each participant receives applicable notices and makes the required choices before restricted processing.

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4.4 Financing and refinancing

The public Active Opportunities board is limited to request type, state, property type and available lender seats. It does not show the applicant's name, contact details, street address, ZIP, exact financial figures or private documents. Before joining, a lender with an active plan sees a summary: reference number, purpose, state, city, the first three digits of the ZIP code, property type, occupancy, timing, seats left, publish date, and value, balance, price or loan amounts in bands $25,000 to $250,000 wide. The summary is not anonymous: with other information it could identify a person.

A provider joining an authorized request may view the request and applicant name in its own private thread. Email and phone disclosure follow the applicant's separate contact choices. Each provider sees only its own offers and messages and documents shared with it, including material deliberately shared with all joined providers. Competing providers do not receive each other's threads.

Borrowers and authorized participants can share financial materials for the requested service. Joining a room or receiving a summary is not a loan approval, application acceptance or permission for a credit report. HOUSBE does not obtain consumer credit reports as part of the described service; self-reported credit ranges are not credit reports. The responsible provider obtains any required purpose, disclosures and authorization for its own inquiry.

A request may close, expire or be withdrawn without immediate deletion of lawful service and evidence records. Property Profiles and Property Cards remain subject to Section 9 and privacy rights; they are not automatically converted to public listings.

5. Providers AI verification and security

5.1 Service providers and other disclosures

We disclose information needed for hosting, payments, communication, verification, property research, AI processing, support and software maintenance. Providers operate under appropriate contractual restrictions where required. Independent recipient duties are not replaced by this Policy.

Our service providers are: PayPal (payments, including Apple Pay and Google Pay through PayPal); Didit (identity checks); OpenAI (AI features); Google (maps, places and email delivery); RentCast and other property-data providers; Twilio (text messages); ipinfo.io and ip-api.com (approximate location from an IP address); Brevo (the newsletter form on our landing page); content-delivery, font and avatar services such as cdnjs, jsDelivr, unpkg, Google Fonts and ui-avatars.com; Amazon Web Services (hosting); and Kyptronix LLP (software development and support).

Payments are processed through PayPal. HOUSBE receives order references, payer details, amount and status rather than full card numbers under the described integration. Referral programs process code use, account linkage, commission and payout details. Referrers receive only data necessary for the disclosed referral function; reviewing raw identity documents is not an automatic benefit.

We may disclose information as legally required, to protect rights and safety, or in connection with a business transaction with appropriate protections and notice where required. We do not treat these exceptions as general permission to market private information.

5.2 AI and voice processing

Tiffany and other AI tools process prompts and relevant property or room context. Document Center uploads, including

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Financing Deal Room documents, are automatically transmitted to the AI provider, currently OpenAI, for summaries and suggested classification. The Document Center says so before upload. Deal Room messages, including restricted ones, are also sent to OpenAI to build timeline evidence and tasks (Schedule G). Summaries and outputs are stored with the applicable service records and inherit appropriate access restrictions.

AI processing can include sensitive information contained in documents. Do not upload third-party information without authority; avoid unnecessary account numbers, IDs or unrelated sensitive fields. Full applicant context is restricted to authorized functionality and recipients. Summaries intended for other participants must respect their permissions; an AI output must not reveal another lender's private thread.

HOUSBE does not opt in to sharing API data with OpenAI for training; OpenAI may keep API data for up to 30 days to provide the service and detect abuse. Property research uses OpenAI's web search with addresses and property facts only, never applicant documents. This Policy does not authorize training general models on private user documents by default. Do not promise zero retention or no training without confirming the configuration.

Voice features transmit recorded input for transcription or speech processing. HOUSBE stores neither the audio nor the transcript, and keeps a usage count for one day; OpenAI may keep the API data for up to 30 days. AI assistance does not make a lending, housing eligibility or professional decision for HOUSBE.

5.3 Identity and biometric processing

Didit collects ID images and selfie or liveness material in the verification flow and compares the faces. HOUSBE receives the result and these fields read from the ID: first and last name, date of birth, document type, the last four characters of the document number, issuing state, expiry date and nationality. It stores them with the check and a keyed fingerprint of the document number and date of birth to apply the one-account rule. Didit keeps the images, selfie, liveness material and facial comparison data under its own notices; HOUSBE does not download or store them, though authorized staff can view a session in Didit's console when reviewing a result. Separate collection paths: HOUSBE's paid Get Verified service and property ownership claims ask for a photo of your ID and a selfie holding it, which HOUSBE stores in restricted storage for staff review without facial recognition; a lender's loan application form may ask for ID images, a selfie and a short video, stored for that lender; and an ID uploaded to a Deal Room is a room document.

Use only fields needed for the stated verification, security or legal purpose. Verification status may be shown where disclosed. HOUSBE does not display nationality read from an ID publicly or to lenders. A duplicate-account fingerprint remains personal data when linkable; pseudonymization does not make it anonymous.

Present verification notices and any required biometric release before capture. Where applicable, supply a separate published biometric retention and destruction policy, provider disclosures and withdrawal process. General Terms or this notice do not substitute for a required written release.

5.4 Security and incidents

We use measures designed to protect information, including access controls, secure transmission and restricted administrative access. No system is perfectly secure. Security incidents are investigated and required notices are issued under the applicable laws, contracts and circumstances; there is no universal 72-hour consumer notification promise.

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6. Cookies choices and individual rights

6.1 Cookies advertising and browser signals

First-party cookies and browser storage support sign-in, security, device registration, checkout, preferences and unfinished forms. Third-party embedded payment, mapping, video, verification, CDN and other services can receive device or network information and set their own storage. Browser settings can block or delete storage but may affect service operation.

HOUSBE's pages carry no analytics, advertising, social-media, conversion or session-replay tags and no referral-attribution cookies, and HOUSBE does not engage in targeted or cross-context behavioral advertising. The Cookie Policy (Schedule N) lists every technology in use.

Because HOUSBE does not sell or share personal information or use it for targeted advertising, a Global Privacy Control signal has nothing to switch off today; before starting any such activity HOUSBE will honor Global Privacy Control as applicable law requires. Do Not Track is a separate signal, and HOUSBE does not change its practices in response to it.

6.2 Optional marketing and sensitive permissions

Promotional email and covered marketing calls or texts are offered as one optional choice with its own disclosure. Refusal does not block account creation or purchase. The requested service and security communications are distinct. A lender contact-channel choice for a specific request is not blanket consent to unrelated marketing by every professional.

Use unsubscribe instructions for email, STOP instructions for covered texts, or contact privacy@housbe.com. Opt-outs and withdrawal are recorded and applied as required. Some minimal suppression records may be retained to prevent renewed unwanted contact. Withdrawals generally affect future processing and do not erase lawful prior actions.

6.3 Rights and requests

Depending on applicable law and the data involved, you may request access or knowledge, correction, deletion, a portable copy, and opt-out of sale, sharing, targeted advertising or certain consequential profiling. You may have rights to limit sensitive information use, withdraw consent, appeal a refusal or complain to a regulator. We do not unlawfully discriminate for exercising rights.

Email privacy@housbe.com or write to the address in Section 11. We handle requests by email; there is no self-service deletion button. Identify the request and relevant account; avoid sending full government IDs or financial documents by ordinary email.

For access, correction or deletion, we use proportionate verification to protect against unauthorized requests. Authorized representatives provide the evidence required for their request. Opt-out requests and recognized signals are not made subject to unnecessary identity verification. Applicable response periods differ; we respond within the governing deadline and notify you of permitted extensions.

If a request is denied, we explain the applicable reason and any appeal process. Where an appeal right applies, email privacy@housbe.com with "Privacy Appeal" and identify the decision; we respond within the applicable deadline and explain further complaint options where required.

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Deletion exceptions are assessed for the specific record and lawful need. We may retain necessary billing, legal, security, consent or transaction evidence, restrict access and delete other information. Audit-trail design or another participant's preference does not automatically defeat a legal deletion right. We cannot directly erase a lender's independent copy but assess any obligation to notify recipients and explain how to contact them.

6.4 Children

Account registration is intended for people at least 18. The service is not directed to children under 13, and we do not knowingly collect their information or knowingly sell or share information of people under 16. Contact us if a child's information was submitted so we can assess removal and other required action.

7. State disclosures and international processing

7.1 California and other state applicability

State-law rights depend on residency, thresholds, exemptions and the particular data. A lender's financial-privacy obligations do not automatically exempt all information held by HOUSBE. When California law applies, the finalized notice must identify categories collected and disclosed during the preceding 12 months, relevant recipient categories, and categories sold or shared, including sensitive information as applicable.

In the 12 months before the Effective Date, HOUSBE collected the categories in Section 3 from the sources listed there. It disclosed them for business purposes to the service-provider categories in Section 5.1, and to the recipients you directed: professionals you asked to contact you, Deal Room participants you invited and lenders who joined your request. HOUSBE has not sold personal information for money or shared it for cross-context behavioral advertising. When you ask to be contacted, the details you submit for that request are made available to the professionals the request screen identifies, some of whom pay HOUSBE for access to the Opportunity; HOUSBE treats this as a disclosure you direct, not a sale. If you do not want a request offered to professionals, do not submit it, or email privacy@housbe.com and we will stop routing it.

Because HOUSBE does not sell or share personal information, it does not display a "Do Not Sell or Share My Personal Information" link; if that changes, the link, signal handling and opt-out will be in place first. HOUSBE uses sensitive personal information only to provide the services you request, verify identity, keep the service secure and meet legal obligations, so it does not offer a separate control to limit that use. Privacy acknowledgment does not waive these rights.

Any financial incentive involving personal information requires its own applicable notice and voluntary enrollment process. HOUSBE's referral discount and Free-Access Codes are price terms for using a referral link or code; they are not offered in exchange for personal information. Ordinary company representation does not remove individual professional contacts from applicable privacy protection.

7.2 International processing

HOUSBE serves the U.S. platform. Information may be processed where HOUSBE or its providers operate, subject to applicable U.S. law and the disclosed contracts, privacy practices and locations.

HOUSBE hosts its servers with Amazon Web Services. OpenAI processes API data in the United States. Our development contractor, Kyptronix LLP, is based in India and can access systems to maintain and support the service,

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under confidentiality obligations. Didit's notices state where it processes verification data. This Policy is for the U.S. platform and does not include UK or EU transfer terms.

Where applicable, contractual necessity supports necessary service processing, legal obligations support required records, legitimate interests require assessment and safeguards, and consent supports processing for which consent is required. Consent may be withdrawn as described above. Relevant rights may include objection, restriction, portability and complaint to the competent supervisory authority.

8. Public content licenses and property history

Public publication permissions are contractual content licenses, not an unlimited personal-data license. A separately accepted property publication license may allow perpetual use of authorized public descriptions, photos, video, plans and renderings for property services, history, reports, analytics, promotion and permitted distribution, including after removal or account closure, subject to applicable law and actual third-party rights.

Government ID, biometric information, financial records, applications, private contracts, signatures, private messages and confidential room attachments are excluded from that public-content license. Financing Profile and Card permissions must distinguish the property record from the applicant's private identity and financial data. An inactive request does not authorize public exposure of its documents.

Public facts and properly de-identified or aggregated data may be retained for property history and service analytics as legally permitted. Public-record availability does not erase privacy obligations. We maintain de-identified information in that form and do not attempt re-identification except where legally permitted.

A content license does not promise indefinite hosting or override deletion, correction, copyright termination or valid takedown rights. Private personal records must not be placed into a public immutable or blockchain record merely because a property snapshot or token feature is offered. Any such feature needs specific data-minimization and privacy review before activation.

9. Retention and Notice at Collection

We retain each category only for the applicable purpose and lawful period, considering service need, record obligations, dispute periods, security risk and deletion requests. A perpetual public-content permission does not mean every personal record is kept forever. Closed rooms and accounts are reviewed under retention rules; legal holds may temporarily suspend ordinary deletion.

Category	Retention criteria
Account contact and professional data	While the account is active. HOUSBE does not yet delete closed accounts automatically; on a closure or deletion request it deletes or de-identifies what it does not need for a defined legal, security or evidence purpose. Public fields are reviewed and restricted as required.
Public property content and history	Authorized property service and history uses may survive removal under the license; assess personal-data rights and actual purpose. Private ownership evidence follows verification retention instead.
Private room financing and task materials	Kept while the room exists, with no fixed deletion date today (Schedule F, Retention Schedule). On a valid deletion request HOUSBE deletes or restricts what other participants do not rely on; final transaction evidence is kept apart from unrelated attachments, and lawful holds apply.

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Verification sensitive and biometric data	Verification results, ID fields and duplicate-account fingerprints: while the account exists and up to three years after it closes. HOUSBE holds no biometric data; Didit's handling is in Schedule S, Section 10.
Payment Wallet and referral records	Applicable accounting, tax, dispute and fraud record requirements; minimize retained payment and payout fields.
Device security and usage logs	Device records and sign-in logs while the account exists; rate-limit records one day; voice usage counts one day. Incident evidence is kept under a lawful hold.
AI inputs outputs transcripts and audio	Stored AI results stay with the record they describe; the property research cache 7 days; audio and transcripts are not stored; OpenAI may keep API data up to 30 days. Private documents are not reused for other purposes.
Acceptance rights and suppression records	Defined evidence and compliance periods appropriate to the permission and claim; retain minimal suppression data to honor opt-outs. Preserve accepted wording without assuming every linked record is permanently exempt.
Temporary drafts caches and backups	Sign-up drafts in your browser expire after 3 hours; the server-side property research cache after 7 days. Backups are kept out of ordinary use and overwritten in their normal cycle.

HOUSBE does not yet run automatic deletion for most categories. It applies these criteria when it reviews records and answers requests, and a deletion is not described as complete while copies remain in backups awaiting their normal overwrite.

10. Notice at Collection for placement near forms

HOUSBE, L.L.C. collects account and contact information, property and professional details, service and device activity, orders and consent records. When you use financing, verification, AI, tasks or Deal Rooms, we also process the relevant financial, identity, document, voice and collaboration information. We use it to provide the requested service, route authorized Opportunities, verify eligibility, process payments, support and secure the service, and keep required records.

Your public profile and property publication are visible as presented before submission. Private materials are provided to authorized participants and necessary service providers under the service permissions. Document Center uploads are sent to the AI provider for summaries and classification; verification uses our identity provider. Independent professionals receiving your information apply their own privacy notices.

Retention varies by category and purpose as described in Section 9. Optional marketing is separate. You may request applicable privacy rights at privacy@housbe.com. Read the full Privacy Policy at https://housbe.com/privacy-policy.php.

HOUSBE does not sell personal information or share it for cross-context behavioral advertising (Section 7.1). Before a financing request, an identity check at sign-up or an upload to a Document Center, the screen gives the notice for that step.

11. Contact and updates

11.1 Contact and accessibility

Privacy requests and questions: privacy@housbe.com. Postal address: HOUSBE, L.L.C., 900 N Federal Hwy, Ste 306,

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Hallandale Beach, FL 33009. General support: info@housbe.com. Contact us for an accessible alternative format.

11.2 Updates

We publish a dated version and provide notice of material changes as required. New uses or materially expanded disclosures require any applicable notice, choice or consent before processing. Continued use alone does not supply every required consent or waive privacy rights. Prior acceptance and permission records remain identifiable.

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