HOUSBE, L.L.C.

HOUSBE Master Terms of Service

Role terms, service terms, policies and activity-specific consents in one document

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This single document consolidates the HOUSBE platform Terms, the four role agreements, and HOUSBE's service terms and policies. Part I governs platform use and contains one pricing rule for every service. The schedules contain the applicable role and service details and the complete notices and consent texts. Including a consent in this file does not make it mandatory or automatically granted.

Version 1.0 is the first published version of these Master Terms. For acceptances made on or after its Effective Date it replaces HOUSBE's earlier separate terms, role agreements and policies. It does not change an existing signed transaction contract, the membership economics of the HIAA Master Agreement, or the rights of third-party data and content providers. Earlier versions remain on record for the acceptances made under them.

How to use these Master Terms

Accept Part I and the schedule for your role at account creation or activation. Before starting an activity, present the relevant service schedule and any required property, recipient or signing authorization. Present Privacy Notice information at collection. Obtain optional marketing choices, covered electronic-delivery consent and applicable biometric releases separately, before the relevant processing or action. Business DPAs require actual covered processing and completed instructions.

References in a schedule to an agreement or policy included here mean the corresponding integrated schedule, rather than a second duplicate platform agreement. Within a schedule, section numbers refer to that schedule unless Part I or another schedule is expressly identified. A specific transaction contract or professional engagement remains a separate document signed by its actual parties.

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Acceptance and permissions at a glance

- Registration: you accept Part I and the schedule for your role, and you receive the Privacy Notice (Schedule M). No unrelated DPA or optional marketing is required.
- Public property submission: you confirm ownership or authority, actual media rights and the perpetual license in Part I Section 10. Private uploads remain excluded.
- Financing request or participation: Schedule E and the specific recipient and visibility authorization; independent professionals supply financing.
- Purchase: Part I Section 15, Schedule K and the concrete accepted order; additional services do not authorize automatic charges.
- Electronic records, marketing and biometrics: Schedules Q, R and S are presented separately, each with its own affirmative choice where it applies. No checkbox signs future transaction contracts.

Part IMaster Terms of Service

Applies to: All users and platform services.

1. Platform scope and acceptance

1.1 Contracting party. These Terms of Service ("Terms") govern access to the HOUSBE platform and related services provided by HOUSBE, L.L.C. ("HOUSBE," "we," "us" or "our"). "You" means the individual using the Platform and, where that individual is authorized to act for an entity, the entity within the scope of that authority.

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1.2 Services. The "Platform" includes property listings, Opportunity tools, Off-Market Opportunities, messaging, Deal Rooms and their Document Centers, AI features including Tiffany, identity verification, the Financing & Refinancing marketplace and Financing Deal Rooms, Property Passport reports, Property Profiles and Property Cards, the Wallet, and the Concierge "Leave a Task" service. Available features depend on your role, purchased services and eligibility.

1.3 Acceptance. You accept these Terms by affirmatively agreeing during registration or another access workflow that clearly presents them. Guests receiving private access or submitting requests must accept the applicable terms before that activity. Public browsing is subject to the applicable website-use rules and legal restrictions; browsing alone does not constitute marketing consent or a signature on a transaction document.

1.4 Integrated package. The schedules in this document form one organized package. Contractual role and service schedules apply only within their scope. Privacy and cookie schedules provide notices and choices; they are not blanket consent or a waiver of rights. Optional marketing, consumer electronic delivery and biometric releases require their own applicable action even though their text is included here. A data-processing schedule applies only to its covered business relationship with completed schedules.

2. Definitions

2.1 User and participant. A "User" is an individual or entity using the Platform, including registered account holders, verified guests and invited participants. A "Participant" is a person granted access to a particular Deal Room or request. A company account does not eliminate the need to identify the individual taking an action.

2.2 Opportunities. An "Opportunity" is a potential connection, enquiry, property prospect or business interaction made available through the Platform. A "Contact Opportunity" includes contact information and submitted request details made available to eligible professionals through selection, access or payment. An "Off-Market Opportunity" is a property-related prospect presented as off-market; that label does not guarantee availability, exclusivity or an owner's willingness to transact. Payment buys the described access or service, not ownership of a person or their personal information.

2.3 Property records. A "Listing" is a public property advertisement or record. A "Syndicated Listing" is a property record imported from a third-party provider. A "Property Profile" is a property record created or maintained for a financing or refinancing request or related service. A "Property Card" is a structured presentation of selected property information. A "Property Passport" is a paid automated report for a U.S. address consisting of a base report and any purchased additional pages.

2.4 Rooms and content. A "Deal Room" is a shared workspace with access restricted to authorized Participants. Its "Document Center" organizes requested and submitted documents. A "Financing Deal Room" is a Deal Room associated with a financing or refinancing request. "Public Property Content" means descriptions, photos, videos, floor plans and other materials expressly submitted for public property presentation. "Private Content" means nonpublic documents, messages and records, including identity, biometric, financial, credit, application and confidential transaction information.

3. Related agreements and order of precedence

3.1 Integrated role schedules. Schedules A through D contain the platform terms for the corresponding roles. A user accepts these Master Terms and the applicable role schedule without having to accept a duplicate standalone platform access agreement. HIAA membership remains governed by the separately accepted HIAA Master Agreement;

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Schedule C includes only the limited platform-use addendum described there. Super Agent compensation requires an expressly accepted commercial schedule.

3.2 Additional activities. Financing & Refinancing Terms apply before submitting or joining a financing request. Electronic-record consent, identity or biometric notices, property-publication consent, paid-service terms, screening authorization and data agreements are obtained when the corresponding activity requires them. An account for another kind of role accepts that role's own schedule when it is registered, subject to Section 5.4, and does not require repeated acceptance of unrelated documents.

3.3 Conflicts. Mandatory law and nonwaivable rights prevail. An applicable DPA or data-sharing agreement controls processing within its defined scope. Expressly accepted financing and other service schedules control their particular service issues; role schedules then control role-specific issues, followed by Part I and operational policies. Part I Section 15 is the sole general rule for current pricing and accepted order amounts; a schedule cannot retroactively replace it. Specific purchase entitlements, lawful refund rights and professional transaction contracts remain applicable within their own scope.

3.4 Transaction agreements. A separately executed purchase contract, lease, representation agreement or loan document governs the obligations of its actual parties. Platform registration does not sign that document, make HOUSBE a party to it, or override its terms.

4. Eligibility and professional authority

4.1 You must be at least 18 and legally capable of entering the applicable contract. You must provide accurate account and role information and comply with applicable licensing and eligibility requirements.

4.2 Agents, brokers, lenders and loan officers must maintain licenses, registrations, employer or brokerage affiliations and permissions required for their activities and locations. An identity check is separate from verification of professional authority. You must promptly update expired, suspended or changed credentials.

4.3 Owners and Developers must own the property or have sufficient authority to advertise, offer, rent, sell or submit a financing request for it, as applicable. Authority to act for a company and authority over a particular property are separate requirements. HOUSBE may request supporting evidence and restrict disputed records.

5. Accounts and acceptance records

5.1 Keep credentials secure and notify us of suspected unauthorized access. Do not share individual credentials. Company administrators must assign individual access and revoke access when personnel leave. You are responsible for activity you authorize; this provision does not remove rights concerning unauthorized transactions provided by law.

5.2 Required registration acceptance comprises these Terms and the agreement applicable to the selected role, with the Privacy Notice presented at collection. E-Sign Consent is collected before covered electronic delivery or signing where applicable. A DPA is required only for a processing relationship within its scope. Optional marketing consent is not required to create an account, purchase services or publish a request. On HOUSBE's registration forms the Electronic Records and Signature Consent (Schedule Q) is its own box, separate from the Terms box, and the marketing choice (Schedule R) is a separate unticked box.

5.3 We record the document version, consent wording, action, date and time, account or participant identity and relevant transaction or property identifier. You must be able to retain the documents presented for acceptance. We may

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send one-time codes to verify email or sign-in. A registration checkbox does not authorize future credit checks, biometric processing or unspecified third-party marketing.

5.4 One verified ID, one account. A government ID verified through Didit can verify only one HOUSBE agent, lender or owner account, across all three roles: an ID that verifies an agent account cannot also verify a lender or owner account, so one verified person cannot hold two of those accounts. To change role or move a verification, contact info@housbe.com. Buyer and Renter accounts do not require this identity check at registration, so this rule does not limit them. You may not create duplicate identities or accounts to bypass restrictions, obtain repeated free benefits or evade suspension.

6. Identity verification and verified marks

6.1 Certain agent, lender and owner workflows require verification using a government-issued photo ID and a selfie check through our provider, currently Didit. Guests and other Participants may also be required to verify. The applicable verification notice identifies collected information, purposes, provider involvement and retention information before collection.

6.2 Where biometric information is processed, any legally required disclosure and affirmative release must be obtained before collection. Acceptance of these Terms or a public-content license is not a substitute for that release. Identity records and biometric information are excluded from the perpetual public-content licenses in Section 10.

6.3 A verified mark indicates only the check described alongside that mark. It is not an endorsement, background check, credit assessment, guarantee of ownership, confirmation of professional licensing or assurance that a transaction is safe. Verification results may become outdated or require renewal.

6.4 We do not automatically publish nationality, citizenship, ID images or other sensitive identity fields beside a verified mark. Public profile disclosures must be separately justified and disclosed. Users must not use identity information or protected characteristics for unlawful discrimination.

7. Opportunities and professional contact

7.1 Opportunities are provided as described at selection or checkout and otherwise “as is.” We do not guarantee a response, exclusivity unless expressly stated, a transaction, financing eligibility or conversion. We may re-offer unclaimed Opportunities consistently with the original description and the individual’s applicable choices.

7.2 If you choose to request professional contact, the submission workflow identifies the recipient or recipient category, information transmitted and relevant access conditions. Eligible professionals who select or unlock a Contact Opportunity may receive the disclosed contact and request information. This disclosure is distinct from optional consent to promotional calls, texts or emails.

7.3 A professional may use information only for the disclosed request and other independently lawful purposes. You must not resell contact details, transfer access to unauthorized parties, scrape Opportunities, or represent that purchasing access establishes consent for every communication. Honor opt-outs and retain evidence required for your communications.

7.4 Our stated remedy for an invalid paid Contact Opportunity is replacement within three business days. Report a nonworking contact or materially incorrect contact information promptly with available supporting details. A lack of response or unsuccessful outcome alone does not make an Opportunity invalid. This replacement remedy does not limit

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a refund or other remedy required by law. Any product-specific eligibility or reporting deadline must be disclosed before purchase.

8. Listings and property authority

8.1 Before publication, the submitting User confirms ownership or authority and rights to the submitted materials. Owners, agents and Developers must provide accurate descriptions, status, pricing and required disclosures, and promptly correct material changes. Do not publish confidential documents as listing media.

8.2 We do not independently verify every Listing or its contents. Syndicated records, public records and automated value or rent estimates may be incomplete or outdated. Estimates are not appraisals. You must verify availability, title, ownership, condition, measurements, zoning, permits, tenancy, contractual restrictions and other relevant facts with qualified sources.

8.3 Claiming a Listing, entering an address or pasting a third-party URL does not transfer copyright, establish ownership or authorize copying third-party photos. You must obtain rights from the photographer, brokerage, MLS, provider or other actual rights holder where required. Owning a property does not by itself establish copyright ownership of its images.

8.4 We may investigate claims, request supporting documents, label disputed information, restrict editing or remove content. Property verification does not establish title insurance, a legal opinion, a warranty or a lender's acceptance of collateral.

9. Property profiles and financing publication authorization

9.1 When starting a financing or refinancing request, you confirm that you own the identified property or are authorized to act for its owner and submit the request. You authorize HOUSBE to create and maintain the associated Property Profile and Property Card, verify identity and property authority, and make the request information available to the lenders or other recipients designated through the request workflow.

9.2 Public display and lender-only access must be distinguished before submission. Nonpublic financial and identity records remain Private Content. A profile created for financing is not automatically a public Listing, and lender access does not authorize publication of confidential files.

9.3 Public property descriptions and media expressly designated for public use are licensed under Section 10. Nonconfidential property information and media designated for the financing profile may be retained and used under Section 10.6 for the disclosed profile and card purposes. Private Content is governed by Section 11. The Financing & Refinancing Terms must use the same distinctions and must not reclassify every uploaded file as permanently reusable public content.

10. Property content licenses and intellectual property

10.1 Ownership. You retain ownership of your content and grant the rights stated here. HOUSBE and its licensors retain ownership of Platform software, branding and original Platform materials. Property facts are not made exclusively owned by HOUSBE merely because they are recorded on the Platform. Third-party records remain subject to their applicable rights and license restrictions.

10.2 Perpetual public-content license. When you submit Public Property Content and affirmatively accept the

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publication license, you grant HOUSBE a nonexclusive, worldwide, royalty-free, fully paid-up, perpetual license to host, store, reproduce, display, distribute, publish, format, resize, crop, translate, adapt and create derivative works from that content, and to use it commercially for operating, improving and promoting HOUSBE's property services, property histories, reports, analytics, marketing and distribution of property information. The license is transferable with the relevant business or assets and sublicensable to providers and distribution partners for these stated purposes.

10.3 Survival. To the extent permitted by law, the license is irrevocable by ordinary account closure or listing withdrawal and continues after a Listing expires, a property is sold or rented, a request closes, content is removed from active display, or your account is terminated. No additional royalty or payment is owed for permitted use. We may archive and reuse licensed content, but must not knowingly present an archived or withdrawn Listing as currently available.

10.4 Scope and legal limits. The license applies only to rights you hold or are authorized to grant. It does not override privacy, publicity, confidentiality, copyright termination rights, valid takedown obligations or other mandatory law. Removal of identifying or unlawful material may be required even where a copyright license survives. Nothing here requires us to retain or continue displaying content indefinitely.

10.5 Excluded material. The perpetual public-content license excludes government IDs, selfies collected for verification, biometric information, bank statements, tax records, credit reports, loan and rental applications, signatures, private messages, confidential contracts and other Private Content. Placing such material in a public field by mistake does not convert it into unrestricted public-content permission. Contact us promptly to restrict unintended disclosure.

10.6 Property Profile and Card license. For nonconfidential property information and media that you specifically designate for a financing Property Profile or Property Card, you grant the same nonexclusive, worldwide, royalty-free, perpetual rights to maintain and use the property record, property history, reports and analytics, including after the request ends, subject to its disclosed visibility, third-party rights and mandatory law. Public distribution or marketing of material submitted only for lender review requires a separately disclosed public designation or other lawful authority. This license does not cover confidential borrower records.

10.7 Rights assurance. You represent that permitted uses do not infringe third-party rights and that necessary authorizations have been obtained, including permission broad enough to support the stated perpetual use and permitted sublicensing. Do not submit material under a limited third-party license and promise broader rights. We may request evidence and remove disputed content.

10.8 Separate expanded uses. These licenses do not independently authorize sale of private financial or identity records, unrelated third-party advertising, or training a general-purpose AI model on Private Content. Any additional use requiring consent or disclosure must be separately explained and lawfully authorized. AI processing for the requested service is governed by Section 13.

10.9 Platform access and identifiers. You receive a limited, revocable, nonexclusive and nontransferable right to use the Platform as authorized by these Terms. HSBE-IDs are Platform identifiers for records, analytics and traceability; they do not establish ownership, title, token rights or fractional interests. You may not use HOUSBE trademarks without permission.

11. Private content confidentiality and retention

11.1 Service license. For Private Content, you grant only the rights necessary to securely store, process, transmit and

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present it to authorized Participants and disclosed providers for the service you request, administer records, prevent abuse and meet legal obligations. This is not a perpetual right to publicly display or commercially reuse private files.

11.2 Access. Room permissions determine Participant visibility. Inviting a person can disclose records permitted by the invitation, so confirm the person's identity and authority first. HOUSBE personnel and service providers may access Private Content only as reasonably necessary for authorized operation, support, security, compliance or legal obligations. Access must be restricted to appropriate personnel; room access is not a promise of legal privilege.

11.3 Retention. Private Content is retained for the disclosed service duration and additional periods needed for lawful recordkeeping, security, disputes and contractual obligations, as stated in the Privacy Policy and applicable retention notice. Copies in backups and legally preserved records may persist after operational deletion. Retention is not unlimited merely because public property content has a perpetual license.

11.4 Export and removal. Available export, deletion and room-closure procedures are described in the service interface and retention notice. Export files you need before losing access. Removing a Participant may stop future access but cannot reliably recall previously downloaded copies. We process legally required deletion and restriction requests subject to applicable exceptions.

11.5 Participant duties. Do not disclose another Participant's confidential records outside authorized recipients, use them for unrelated purposes or upload information you lack authority to share. Each professional remains responsible for applicable confidentiality, information-security and records requirements. Internal technical or retention checklists are not automatically user contracts; binding duties must be stated in the relevant accepted agreement.

12. Deal Rooms viewings and transaction documents

12.1 Buyers or Renters may initiate a Deal Room where that feature is offered; financing requests may create a Financing Deal Room. Room creation, invitations and administrative permissions do not establish brokerage representation or authority to sign for another person.

12.2 Messages, draft offers, counters and proposals are preliminary unless the parties clearly intend and complete a legally effective agreement. A Platform status button alone does not execute a purchase contract, lease or loan document. A separately executed electronic agreement can be binding under applicable law; these Terms do not make all electronic communications nonbinding.

12.3 Each actual party or authorized signatory must review and sign the specific transaction document. Agency agreements, purchase agreements, leases, disclosures and loan documents are separate from registration and room access. The Document Center's requested-document list is an organizational aid, not a complete legal checklist for every jurisdiction or transaction.

12.4 Viewing arrangements depend on confirmation by the owner, occupant or authorized professional. Follow access instructions, safety rules and applicable cancellation terms; do not enter without permission. HOUSBE does not guarantee a viewing, property condition or the conduct of Participants.

12.5 If a rental application or screening service is offered, separate application terms must identify the property or recipients, fees and submission scope. Consumer reports require a lawful permissible purpose and any applicable authorization and notices. These Terms do not authorize HOUSBE or another User to obtain credit or background reports for every account holder.

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13. AI automated processing and reports

13.1 AI features may generate summaries, suggested document types, conversational responses and other outputs. Documents uploaded to the Document Center are automatically transmitted to our AI service provider for summarization and classification under the disclosed workflow. The current provider is OpenAI. The Document Center says so before upload, and the AI Usage Policy (Schedule G) explains the recipients and data handling.

13.2 Submit only content you are authorized to process through that workflow. Do not submit unnecessary identity, financial or third-party sensitive records to a general chat feature. Where confidential documents are needed for a service, use the designated private workflow and review its specific disclosures.

13.3 AI output and automated reports may be incorrect or incomplete and are not professional advice, document verification, legal review, an appraisal or a credit decision. Verify relevant information independently. HOUSBE does not review or authenticate every uploaded document or AI summary.

13.4 Large images may be resized in your browser before upload; keep original files. Automated processing and resizing do not expand the content licenses. Provider processing is subject to the applicable policy and contractual safeguards; acceptance of these Terms does not independently authorize unspecified model training.

13.5 A Property Passport is an informational automated report. It does not guarantee completeness of public records, market value, title, legal status, insurability, financing or investment performance. A Property Card or Passport does not convey property ownership or a security interest. Any separately offered token or other digital-asset feature requires its own expressly presented terms; these Terms do not offer tokens or fractional interests.

14. Financing and refinancing services

14.1 HOUSBE is not a lender, mortgage broker or mortgage loan originator, does not make loans or credit decisions, and does not act as agent for a borrower or lender. Professionals provide their own regulated services and are responsible for required licenses and disclosures. These statements describe HOUSBE's intended role and do not excuse conduct that requires licensing.

14.2 Eligible Buyers, Homeowners and verified guests may publish a financing or refinancing request after accepting the Financing & Refinancing Terms and the specific submission authorization. The workflow identifies information shared and recipient selection or limits. A credit-report authorization, where needed, is separate and identifies the requester and applicable purpose.

14.3 Lenders with an active applicable plan may join a request, up to the number selected by the applicant, with separate private threads. Do not assume all lenders see all messages or documents. Requests expire after 60 days unless an expressly disclosed extension applies. HOUSBE may place a request on hold for verification, security, compliance or unresolved information.

14.4 Offers are issued by the professionals themselves. Choosing an offer or marking "Deal Complete" selects a professional within the Platform; it is not loan approval, a commitment to lend or execution of loan documents. Rates and terms require confirmation with the issuing professional and may change according to applicable disclosures.

14.5 HOUSBE receives no compensation contingent on whether a loan closes. Membership, access, advertising and referral arrangements must nevertheless comply with applicable restrictions on settlement-service referrals, kickbacks and unearned fees. A fee label alone does not establish compliance. Professionals must not use Platform payments or

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referral programs to evade those rules.

14.6 Property Profile creation, licensed property information, lender-only records and post-request retention follow Sections 9 through 11. Closing a financing request does not expand recipient access or convert Private Content into public content.

15. Current prices payments and order integrity

15.1 Centralized pricing rule. Current prices, fees, discounts and promotional offers are published and updated on the HOUSBE platform, including the applicable Pricing page, product page, quotation and checkout. These Master Terms do not fix service prices or promotional percentages. This rule applies to every role and service in this package, including plans, membership-related platform products, listing packages, Opportunities, verification, financing request services, Property Passport, AI usage and Concierge tasks.

15.2 Before authorization. Before you pay, the order or checkout identifies the purchased service, supplier or payment recipient where relevant, entitlement, term, material limits, currency, price, applicable taxes, mandatory charges and total amount payable. The actual purchase must clearly distinguish a joining charge, plan access, identity check, request service, additional report pages and other separately charged components. A mandatory charge may not be concealed until after payment.

15.3 Price updates and order integrity. HOUSBE may update prices and promotions for future purchases. The price and material purchase conditions shown and accepted for your order govern that order. Later price or website changes do not retroactively change the amount paid, purchased entitlement, accepted cancellation or refund conditions, or already earned compensation. A difference between an advertised offer and checkout must be explained and resolved before authorization. Contractual price protections and mandatory rights remain applicable.

15.4 Fixed term purchases. Plans are bought for the disclosed fixed term with one payment and do not renew automatically. A new term requires a new authorized purchase. Listing packages are one-time purchases of the displayed entitlement. Quantity, expiry, credit reuse, usage caps and promotion eligibility must be disclosed before acquisition. A free listing or included first period does not imply that every related service is free. HIAA membership economics remain subject to the actual accepted membership agreement and order.

15.5 Payments and authorization. Payments use the processor identified at checkout, currently PayPal, including Apple Pay and Google Pay where offered through that workflow. Processor availability and applicable terms may vary. You authorize the stated purchase, not unspecified future charges, additional task expenses, optional marketing, biometrics or a transaction signature.

15.6 Nature of fees. Verification and request charges purchase the disclosed platform service. They are not lender fees, property deposits or loan proceeds and do not guarantee verification, ownership confirmation, lender participation, client response, financing approval or closing. Independent lenders and professionals charge their own disclosed fees under their own agreements. HOUSBE does not receive compensation contingent on whether a loan closes.

15.7 Remedies and refunds. Schedule K contains the complete billing and refund rules and applies together with accepted service orders. Completed services and consumed usage generally are not refundable solely for changed plans or an unsuccessful external outcome; non-delivery, duplicate or unauthorized charges, defects, rejected prepaid tasks and mandatory rights receive the applicable remedy. A legally required monetary refund is not silently substituted with credits.

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15.8 Wallet and prepaid usage. Service credits are not a bank account, escrow, investment or insured deposit. Expiry, permitted uses, transfer, redemption and withdrawal terms must be disclosed before acquisition. No new undisclosed expiry or forfeiture is imposed retroactively. Purchased usage, refundable amounts and earned professional commissions must be distinguished; service-credit restrictions do not automatically apply to the other categories. Separate compensation terms govern professional payouts.

15.9 Billing support. Contact info@housbe.com with the order identifier and issue. Do not send full card numbers, passwords or unnecessary sensitive documents. The accepted receipt and order remain evidence of the purchase. Reporting requirements, lawful cancellation conditions and any binding processing times must be disclosed or follow applicable law.

16. Communications and optional marketing

16.1 We may send account, security, purchase and service messages through appropriate channels consistent with applicable law and your service settings. A service-message basis is not unlimited authorization for promotional contact.

16.2 Promotional email and covered marketing calls or texts are offered in one optional box that names each channel, or as separate choices where a form offers them separately. The box must be optional and unchecked by default. A person may use the Platform or purchase services without providing optional marketing consent. Consent wording must identify the sender or senders, channel, number or address, purpose and relevant calling technology, with disclosures required by applicable law.

16.3 Where prior express written consent is required for a call or text, it must be obtained through the applicable separate consent process. A general reference to “participating professionals” is not a substitute for properly identifying or authorizing the relevant communications. Each professional must establish its own lawful basis and honor revocation and Do Not Call requirements.

16.4 Use the unsubscribe link for promotional email and the disclosed revocation methods for calls or texts, including supported STOP instructions. We honor valid revocation requests within applicable timeframes. Message and data rates may apply. Transaction-specific permission to answer an enquiry does not automatically subscribe you to unrelated marketing.

17. Electronic records and signatures

17.1 Where electronic delivery or signatures are used, the applicable Electronic Records and Signature Consent identifies covered records, required hardware and software, access and retention methods, contact-update procedures, paper-copy options and any fees, and withdrawal methods and consequences.

17.2 Where the E-SIGN consumer consent provisions apply, affirmative consent must be obtained in a manner that reasonably demonstrates access to the electronic format used. A generic registration checkbox does not replace this requirement. Material access-requirement changes receive the applicable notice and renewed consent when required.

17.3 Electronic consent does not sign future transaction documents or authorize another person to sign for you. Signing intent, document identity and the actual signatory must be recorded for each transaction. Keep copies of important records. Withdrawal affects future electronic delivery as disclosed and does not invalidate records validly executed earlier.

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18. Privacy data roles and security

18.1 We process personal information according to applicable law, the Privacy Policy and applicable notices. Public-content licensing does not waive access, deletion, correction, opt-out or other statutory rights. Where applicable, functioning mechanisms must be provided for Do Not Sell or Share, sensitive-information choices and recognized opt-out signals.

18.2 A DPA applies when HOUSBE processes personal information for a business customer in the role described by that DPA. It is not automatically required for Buyers, Renters or every professional account. Where parties independently determine their processing purposes, the appropriate independent-party data-sharing provisions apply instead. Entity representatives must have authority to accept business data obligations.

18.3 Users and professionals must apply reasonable safeguards, restrict access, use information for permitted purposes and report suspected exposure promptly. We provide notifications of security incidents within timeframes required by applicable law and any applicable contractual obligation. These Terms do not impose a universal 72-hour notification rule; a specific agreed DPA deadline applies only within its scope.

18.4 Payment, identity-verification, AI and other providers receive information needed for their disclosed functions under applicable arrangements. Confidential financial processing may require additional sector-specific safeguards and notices. A statement that HOUSBE is not a lender does not by itself resolve all privacy or information-security obligations.

19. Compliance acceptable use and copyright complaints

19.1 You must comply with applicable TCPA, Do Not Call, CAN-SPAM, fair-housing, fair-lending, licensing, advertising, MLS, copyright, consumer-reporting and other requirements relevant to your conduct. Do not discriminate based on national origin or any other protected characteristic, or use automated filters to do so unlawfully.

19.2 Prohibited conduct includes impersonation, false property claims, fraudulent offers, unauthorized access, malware, security interference, unauthorized scraping, resale of Contact Opportunity details, abuse of referrals or Wallet credits, and unlawful content. Reverse engineering and access restrictions apply only to the extent permitted by law and do not override nonwaivable rights.

19.3 If you believe content infringes copyright, follow the DMCA Policy and its published notice procedure or contact info@housbe.com for routing. We may remove or restrict disputed content and address repeat infringement as appropriate. A publication-license checkbox does not immunize infringing material.

19.4 We may moderate, restrict or remove content for legal, security or policy reasons. We do not promise to detect every violation. You must not use HOUSBE branding to suggest an endorsement or professional relationship that has not been authorized.

20. Additional obligations by role

20.1 Buyers and Renters. Use accurate enquiries, conduct due diligence, verify relevant property and tenancy information, and review actual agreements before signing. Financing applicants separately authorize request transmission. Renters provide any required application or screening authorization at the applicable step, not through universal registration consent.

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20.2 Homeowners FSBO Sellers and Landlords. Confirm property authority before publication, accept Section 10's license for Public Property Content, keep status and disclosures accurate, and sign any sale or rental agreement in the proper capacity. A homeowner submitting refinancing accepts the financing workflow as an applicant, not the lender agreement.

20.3 Developers. Identify the responsible legal entity, authorized representative, project and relevant units. Confirm rights to market each property and to submit plans, renderings and media. Make required project, availability and promotional disclosures. A developer acting as an agent must separately meet agent requirements.

20.4 Licensed Agents. Accept the HIAA Master Agreement if a member, otherwise the applicable Platform Access Agreement. Maintain required licensing and brokerage authority. Obtain owner and rights-holder permissions for publication and honor client confidentiality. An agent's HOUSBE membership does not itself create an agent–client representation contract.

20.5 Lenders Mortgage Brokers and Loan Officers. Accept the applicable Lender Access Agreement in the proper individual or entity capacity and the Financing & Refinancing Terms before joining requests. Maintain applicable licensing and employer affiliation; independently establish permissible use of applicant information, required disclosures and any credit-report authority. Do not resell Contact Opportunity details or treat Platform membership as authorization to market to everyone.

20.6 Super Agents and referral participants. Referral commissions, verification-review permissions and Free-Access Code powers exist only under the applicable accepted schedule and assigned permissions. No referral role authorizes access to identity documents or private financing records without a necessary, specifically assigned function. Commissions on membership payments do not authorize prohibited settlement-service referral payments. Super Agent access does not include other users' raw IDs or private client records unless specifically authorized for a necessary lawful function. Referral compensation is not a loan-closing fee and must not disguise prohibited settlement-service referral compensation.

20.7 Company representatives and teams. Identify the entity you bind and confirm sufficient authority for each action. Personal identity verification does not establish corporate or property authority. Administrators manage seats and access; departing personnel lose access when removed. Acceptance for a company must not silently create an individual personal guarantee.

20.8 Guests and invited professionals. Accept terms matching the access granted before entering private rooms, uploading or signing. Attorneys, title personnel, inspectors and other invitees are responsible for their professional duties and actual permissions; they do not automatically become buyers, lenders or agents by joining a room.

21. No agency and service limitations

21.1 HOUSBE does not act as a real estate broker, lender, mortgage broker or agent for any transaction party through these Platform services. No agency, partnership, joint venture or fiduciary relationship is created by account registration, a paid plan, a referral or room access. A professional's separate engagement remains governed by its actual agreement and applicable law.

21.2 Concierge assistance and "Leave a Task" services are limited to the scope accepted for that task. We may reject tasks outside available capabilities or lawful scope. Purchasing a task does not authorize HOUSBE to give regulated advice, sign for you, approve financing or guarantee a transaction outcome.

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22. Disclaimers limitation of liability and indemnification

22.1 To the extent permitted by law, the Platform is provided "as is" and "as available" without implied warranties, including merchantability, fitness for a particular purpose or accuracy of Listings, estimates, reports, public records, third-party content and AI output. We do not guarantee uninterrupted access or transaction results. Express promises made in an accepted order and nonwaivable legal warranties are not disclaimed.

22.2 To the extent permitted by law, HOUSBE and its affiliates are not liable for indirect, incidental, special or consequential damages arising from the Platform. Our aggregate liability for claims arising from these Terms is limited to the greater of the fees you paid HOUSBE for Platform services during the 12 months preceding the event giving rise to the claim or $100.

22.3 These exclusions and limits do not apply where prohibited by law or to liability that cannot legally be limited, including applicable liability for fraud, willful misconduct or gross negligence. Nonwaivable consumer remedies remain available.

22.4 To the extent permitted by law, you will indemnify HOUSBE against third-party claims, reasonable damages and defense costs arising from content you supplied without necessary rights, unlawful activity you undertook, or your material breach of these Terms. This does not require indemnification for HOUSBE's own unlawful conduct. We will give reasonable notice, allow a reasonable opportunity to participate in the defense and not bind you to a settlement admitting fault or imposing nonmonetary duties without your consent.

23. Suspension termination and survival

23.1 We may suspend or terminate access for material violations, fraud, legal requirements, security concerns or abuse. Where practicable and appropriate, we will provide notice and an opportunity to address the issue; urgent restrictions may take effect immediately. Statutory refund and access rights remain unaffected.

23.2 You may request account closure through available account controls or info@housbe.com. Closure does not cancel obligations already incurred or erase lawful records. Export needed files before closure where access permits. Retention and deletion follow Section 11 and applicable privacy rules.

23.3 The licenses in Section 10 survive as expressly stated, subject to mandatory law. Private Content does not become perpetually licensed because an account closes. Payment obligations already incurred, confidentiality, lawful recordkeeping, applicable liability provisions and dispute provisions survive to the extent necessary to give them effect.

24. Governing law and dispute process

24.1 Florida law and applicable U.S. federal law govern these Terms without regard to conflict-of-law rules, except where mandatory law requires otherwise. Use in other states, territories or tribal jurisdictions remains subject to applicable local and nonwaivable protections. This provision does not establish HOUSBE's licensing eligibility in every jurisdiction.

24.2 First send a dispute notice to info@housbe.com describing the issue and requested resolution. If unresolved, the parties will attempt good-faith mediation in Broward County, Florida, unless mandatory law requires another location or the parties agree on remote mediation. This does not prevent a permitted small-claims action, urgent relief, a regulatory complaint or a claim that cannot lawfully be subjected to this process.

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24.3 To the extent permitted by law, claims are pursued individually and not as class or representative actions. If that restriction is unenforceable for a claim, it does not eliminate the underlying claim or nonwaivable remedy. These Terms do not establish binding arbitration. Any court venue requirement is subject to mandatory jurisdiction and venue rules.

25. Changes addenda and version integrity

25.1 We may propose prospective updates by publishing a new version and effective date and giving reasonable notice of material changes. Except where immediate changes are necessary for legal or security reasons, material changes will take effect no earlier than 30 days after notice. We will obtain renewed affirmative agreement where required by law or the nature of the change.

25.2 Continued use after adequately notified prospective changes may constitute acceptance to the extent permitted by law. It does not retroactively grant broader rights over earlier content, authorize new marketing or sensitive-data uses, or change completed purchase terms. Expanded content licenses require appropriate new acceptance for affected materials.

25.3 A later website version does not automatically replace the version previously accepted for an earlier event. We retain version records and make accepted copies available where applicable. The current website version governs future use only after it becomes applicable through the stated notice and acceptance process. If a summary differs from applicable full terms, the full version actually presented and accepted controls.

25.4 Addenda published on https://housbe.com/addenda.php apply only to their identified activity and after appropriate presentation, notice and acceptance. Merely posting an addendum does not bind every User to unrelated or undisclosed obligations. Incorporated documents must be identifiable and accessible when acceptance is requested.

26. Notices and miscellaneous terms

26.1 Notices to HOUSBE: HOUSBE, L.L.C., 900 N Federal Hwy, Ste 306, Hallandale Beach, FL 33009; email info@housbe.com. We may deliver notices through your account or registered email, subject to applicable electronic-delivery requirements. Keep your contact details current.

26.2 Neither party is liable for delays caused by events beyond reasonable control to the extent permitted by law. This does not excuse amounts already due or eliminate a remedy legally required for a prepaid service that cannot be supplied.

26.3 You must comply with applicable U.S. export-control and sanctions laws. We may restrict access where legally required. No restriction based on nationality may be imposed except where supported by an applicable lawful requirement or other legitimate, nondiscriminatory basis.

26.4 An invalid provision is severed to the extent possible without invalidating the remainder. Failure to enforce a provision is not a waiver. You may not assign contractual access rights without our consent, except as mandatory law permits. HOUSBE may assign these Terms in connection with a lawful business transfer, subject to applicable privacy and consumer obligations.

26.5 These Terms and the applicable agreements properly incorporated and accepted constitute the agreement for Platform access and the services within their scope. They do not replace separate transaction contracts, professional duties or mandatory legal requirements.

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27. Off Market Opportunities and referrals

An Off-Market Opportunity identifies a prospect, not an owner's agreement to sell, rent or negotiate. Creating it does not authorize entry, harassment, copying restricted media, publishing private contact details or negotiating without required professional authority. Before requesting professional outreach, identify the property, purpose, authorized recipient scope and contact preferences. A professional must independently honor recipient rights and applicable communication restrictions. There is no guarantee of contact, availability or a transaction.

Super Agent and referral functions apply only to assigned permissions and an expressly accepted commercial schedule identifying eligibility, qualifying purchases, accrual, adjustments, payout timing, taxes and lawful compensation. Part I Section 15 supplies platform price and promotion updates. No percentage or compensation entitlement is created by these Master Terms. Any settlement-service referral, lending or brokerage restrictions remain applicable; unknown HIAA benefits and economics are not invented here.

28. Unified replacement and activity scope

When accepted, these Master Terms replace HOUSBE's earlier standalone platform terms, role agreements and service policies on the subjects included here. It does not silently amend a previous signed contract, grant broader rights over old uploads, change paid orders or enroll users in optional marketing. The named privacy, cookie and consent texts remain separately identifiable within the same file and are presented at their own required triggers. A technical checklist is internal compliance guidance, not an agreement every user must sign.

Schedule ABuyer and Renter Terms

Applies to: Buyers and renters.

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 scope

1.1 This Agreement is between HOUSBE, L.L.C. ("HOUSBE," "we," "us") and the individual or legal entity identified in the account ("you"). You must be at least 18 and legally able to enter this Agreement. A representative accepting for an entity confirms authority to bind that named entity; this does not create a personal guarantee.

1.2 You accept through an affirmative action after this Agreement and the Terms of Service are presented for review and download. Registration also presents the Privacy Notice. Acknowledging that notice does not waive privacy rights or authorize every disclosure or use of personal information.

1.3 This Agreement supplements the accepted Terms of Service and applicable published policies. Financing & Refinancing Terms control on financing service matters. This Agreement controls over general Terms on buyer and renter access matters. Mandatory law and applicable privacy protections remain effective. A DPA governs only the processing relationship it actually covers; ordinary consumer registration does not require accepting a professional DPA.

1.4 An accepted version remains identifiable and available. A later website version does not automatically replace prior acceptance retroactively. We notify you of material changes, generally at least 30 days before they take effect unless a

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legal or urgent security reason requires another period. Fresh acceptance or consent is obtained where required; changes do not retroactively expand permissions for prior confidential submissions.

2. The service and our role

Part I Sections 1 and 21 govern platform services and limits.

3. Accounts property search and Opportunities

3.1 Keep account information accurate, protect credentials and report unauthorized access. You may act only for yourself or a person or entity for which you have actual authority. Do not impersonate owners, agents, lenders, coapplicants or other participants.

3.2 An Opportunity is a potential property, transaction or professional connection made available through the Platform. An Off-Market Opportunity does not establish that the owner wishes to sell, that you have access rights, or that a transaction is available. Contact access is not ownership of someone's personal information.

3.3 Property records, syndicated listings, availability, prices, photos, public records and automated estimates may be incomplete or outdated. HOUSBE does not independently verify every listing. Estimates and Property Passport reports are not appraisals, title opinions, surveys or guarantees.

3.4 Verify identity and authority, ownership or landlord authority, property condition, lawful use, boundaries, title, taxes, insurance, fees, schools and other matters relevant to your decision. Obtain appropriate inspections and professional advice. Consumer rights and duties owed by other parties are not transferred to you by this provision.

3.5 Do not scrape, resell or redistribute Opportunities or private contacts, evade access controls, or use information for unsolicited bulk marketing. Observe fair housing, privacy, communication and other applicable laws. No participant may use protected characteristics to discriminate.

3.6 If you buy access to an Opportunity, the order must specify the entitlement, price and applicable validity remedy. The general Terms provide replacement within three business days for a qualifying invalid paid contact Opportunity. Lack of response, conversion or a completed transaction is not itself proof of invalidity. This remedy does not restrict mandatory consumer remedies.

4. Viewings applications and representation

4.1 Viewing and Open House tools coordinate requests. A request is not confirmation or permission to enter. Follow the host's confirmed instructions, cancellation rules and lawful safety requirements. Identity verification may be required for a particular viewing, with the applicable notice before collection.

4.2 A buyer representation agreement, agency disclosure, commission agreement or brokerage engagement is entered into with the actual brokerage or agent. This Agreement neither appoints that professional nor determines compensation. Review those agreements before undertaking the activities for which they are required.

4.3 Renters should review the lease, application criteria, deposits, recurring charges, utilities, occupancy rules and cancellation terms with the actual landlord or authorized agent. Account creation is not a rental application, lease, approval or authorization to charge application fees.

4.4 HOUSBE account acceptance does not authorize a consumer credit or tenant screening report. Before a report is

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requested, the requesting party must establish a lawful permissible purpose and provide applicable disclosures and authorizations. Any adverse-action obligations belong to the legally responsible party.

5. Deal Rooms documents and signatures

Schedule F governs Deal Room participation; Schedule Q governs covered electronic delivery and signatures.

6. Financing and refinancing requests

Schedule E governs financing requests. Buyer or renter status is not permission to finance another person's property.

7. Submitted content and property permissions

Part I Sections 9 through 11 govern property permissions, content licenses and private records.

8. Privacy verification and communications

Schedules M, R and S govern privacy, voluntary marketing and applicable verification.

9. Payments closure and remedies

Part I Section 15, Schedule K and Part I Section 23 govern purchases, closure and remedies.

10. General terms and contact

Part I Sections 22 through 26 govern general legal provisions and notices.

11. Acceptance record

Part I Section 5 governs evidence of acceptance, role, authority and activity specific choices.

Schedule BOwner, FSBO, Landlord and Developer Terms

Applies to: Owners and authorized property representatives.

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 scope and acceptance

1.1 This FSBO / Seller Access Agreement ("Agreement") is between HOUSBE, L.L.C. ("HOUSBE," "we" or "us") and the individual or entity activating a Property Owner, FSBO Seller, Landlord or Developer role ("you"). An individual acting for an entity must identify that entity and have authority to bind it for the relevant action.

1.2 You accept this Agreement through affirmative registration or role activation after it is clearly presented. Separate property-level confirmation is required before claiming management rights or publishing materials for a particular property. Acceptance of an account agreement does not prove ownership, sign a sale or lease, or authorize publication of every future upload.

1.3 The applicable Terms of Service and incorporated policies apply within their scopes. This Agreement controls owner, seller, landlord and developer-specific matters. Financing & Refinancing Terms control financing-specific

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matters when you start or participate in a financing request. An applicable data agreement governs its defined processing relationship. Mandatory law and nonwaivable rights prevail.

1.4 The Privacy Policy and collection notices explain data handling and rights. Acknowledgment is not blanket consent to marketing or a waiver of privacy rights. Identity or biometric permission, covered electronic-delivery consent, screening authorization and optional marketing are obtained separately where appropriate.

2. Roles and service boundaries

2.1 A Property Owner uses the Platform for a property owned or lawfully managed by that person or entity. A FSBO Seller offers property for sale without appointing HOUSBE as a broker. A Landlord offers property for rent within its authority. A Developer markets authorized projects, land or units in the responsible entity's name.

2.2 Roles. Each HOUSBE account has one role, and one Didit-verified ID can verify only one agent, lender or owner account (Part I Section 5.4), so a person cannot hold two of those verified accounts. Acting as a licensed agent requires an Agent account, Schedule C and the professional requirements, even if you also own or develop property. Acting as a financing applicant requires the applicant workflow (Schedule E), not a Lender account solely because you own a property.

2.3 HOUSBE provides publication, property-record and communication tools. HOUSBE is not your real estate broker, property manager, lender, mortgage broker or legal representative through these services. No exclusive listing engagement, agency, fiduciary relationship or authority to negotiate or sign for you is created by this Agreement.

2.4 HOUSBE does not guarantee views, enquiries, Offers, tenant suitability, financing, sale, rent, price or closing. An "Opportunity" is the described potential connection, enquiry or property prospect; it is not ownership of personal information or a guaranteed client relationship. "Listing" means a public property advertisement or record.

3. Identity company accounts and authority

3.1 You must be at least 18, legally capable of contracting and provide accurate identity, role and contact information. Complete verification required for the feature. Government-issued ID and selfie checks may use the disclosed provider, currently Didit, after the applicable notice and any legally required biometric release.

3.2 Identity verification is not title verification, a background check, professional-license confirmation or an endorsement. A verified mark communicates only the check described. Nationality, citizenship, ID images and sensitive verification fields are not automatically published beside the mark.

3.3 A company representative must identify the company's legal name and capacity of representation. A position title or checked declaration does not independently establish corporate authority. We may request evidence appropriate to the action. Authority to operate an account, publish a property and sign a transaction may differ.

3.4 Administrators must give individuals their own credentials, assign appropriate access and remove access when authority ends. A Didit-verified identity can verify only one agent, lender or owner account (Part I Section 5.4). Do not create duplicate identities to obtain additional free benefits or bypass suspension.

3.5 Inform us promptly if property ownership, management authority, company affiliation or required credentials change. This Agreement does not impose a personal guarantee on an individual merely because the person accepts for an identified company.

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4. Property claims and publication authority

4.1 Before claiming a property or publishing a Listing, you confirm that you own it or have sufficient authority from its owner to undertake the particular action. Identify whether you act as owner, company representative, developer, landlord or other authorized person. Obtain co-owner or entity approval where required.

4.2 A claim requests account management of the Platform property record; it does not transfer real property, establish title, invalidate an agent's contract or prove unrestricted marketing authority. Entering an address or pasting an external Listing URL does not establish ownership.

4.3 We may request ownership or authority evidence, review a dispute, restrict edits and assign record-management permissions after appropriate verification. A record may remain restricted while competing claims are unresolved. Platform permissions do not replace title records or judicial determinations.

4.4 Third-party or syndicated property records may remain subject to provider rights, edit restrictions and source attribution even after a claim is accepted. Claiming a record does not transfer rights in imported photography, MLS media or third-party descriptions.

4.5 Publication requires both property authority and the rights to publish and license each submitted material. Do not use another person's photos, plans, videos or marketing copy solely because you own the depicted property. Obtain sufficient permission from the actual rights holder.

4.6 You remain responsible for applicable advertising, brokerage, development, landlord and other licensing requirements. Selecting a role or describing a sale as FSBO does not exempt otherwise regulated activity.

5. Listing content accuracy and updates

5.1 Provide accurate property identity, location, price or rent, availability, status and material descriptions. Do not misstate ownership, measurements, amenities, permits, zoning, tenancy, completion, financing or rights included in a transaction. Clearly label renderings, model-unit images, proposed improvements and estimates.

5.2 Make legally required seller, landlord, project and advertising disclosures through the appropriate transaction workflow. A Platform form or Document Center list is not a complete legal checklist for every property or jurisdiction. A statement that information is "as is" does not excuse fraud or required disclosures.

5.3 Promptly update withdrawn, under-contract, sold, leased or unavailable property and materially changed pricing or terms. Do not knowingly leave an unavailable property advertised as available to collect enquiries. Historical copies may remain clearly identified under Section 6.

5.4 Automated estimates, syndicated data, public records and Property Passport or Card outputs may be incomplete or outdated and are not appraisals, title insurance or legal opinions. Verify relevant facts independently; HOUSBE does not authenticate every Listing.

5.5 Public fields are for public property presentation. Use designated private workflows for ownership evidence, tenant records, confidential contracts and financial documents. Do not publish IDs, signatures, access codes or unnecessary personal information about occupants.

6. Perpetual public property content license

The complete licenses in Part I Section 10 govern public property materials and specifically designated nonconfidential

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Property Profile and Property Card content. They require actual rights and the applicable submission confirmation, survive as stated, exclude private records and remain subject to legal and source restrictions. Those provisions are incorporated here without a duplicate license grant.

7. Private records and data handling

Part I Section 11 and Schedules F and M govern private records. Private financial and transaction files are excluded from the perpetual public license.

8. FSBO sales and owner transactions

8.1 You set your offered price and transaction conditions and remain responsible for required disclosures, negotiations and selecting independent professional assistance. HOUSBE does not appraise the property, inspect it, guarantee title or serve as escrow agent through these services.

8.2 A separate purchase contract, disclosure, deed, representation agreement or closing instrument must be reviewed and executed by the actual parties or authorized signatories. Registration, room access and a status button do not sign those instruments.

8.3 Offers, counteroffers and messages may be preliminary, but a properly intended and executed electronic agreement can be binding. Platform labels do not override applicable contract law. Obtain advice on material terms, acceptance deadlines, deposits, contingencies and closing obligations as appropriate.

8.4 This Agreement does not release you from existing brokerage, co-owner, lender, association or other contractual restrictions. Uploading an agent's material or claiming its record does not terminate the agent's engagement. Resolve authority and content-right disputes before publication.

9. Landlords rental listings and applications

9.1 Landlords must have authority to rent the property and comply with applicable advertising, habitability, occupancy, licensing, fair-housing and landlord–tenant requirements. Accurately disclose rent, required fees, deposits, availability and material advertised conditions.

9.2 If an application service is offered, its separate terms identify the property or recipients, application scope, fees and refund rules before submission. A general renter account does not authorize every landlord to receive that renter's application or sensitive documents.

9.3 Screening and consumer reports require a lawful permissible purpose and any applicable authorization, disclosures and adverse-action notices. The actual requesting landlord or provider remains responsible for its obligations. A registration checkbox or paid Opportunity does not establish unrestricted report access.

9.4 A lease is executed by the landlord or authorized representative and tenant. HOUSBE account acceptance, viewing confirmation and screening permission do not sign the lease. Security deposits, application payments, rent collection or eviction services are not authorized by this Agreement unless separately offered under applicable service terms.

9.5 Protect applicant and tenant records, do not use them for unrelated marketing, and retain or dispose of them under applicable requirements. Do not unlawfully discriminate in advertising, screening or rental decisions, including through automated filters.

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10. Developers projects and multiple properties

10.1 Identify the responsible developer or property-owning entity and your authority to market each project, parcel, building or unit. Account authority does not establish permission over every project associated with a company brand.

10.2 Clearly identify whether a property exists, is under construction, proposed or represented by a model. Label renderings and illustrative views; disclose material limitations and avoid unsupported promises about completion, approvals, amenities, investment returns or financing.

10.3 Keep unit availability, project status and prices current. Do not use one unit's imagery to suggest another has identical features without clear disclosure. Obtain rights sufficient to license architects' drawings, renderings and third-party media under Section 6.

10.4 Development, condominium, subdivision, land-sale and other project-specific disclosures, registrations and sales documents remain your responsibility where applicable. HOUSBE publication does not establish regulatory approval or authorize securities, fractional interests or investment offerings.

10.5 Purchase, reservation, deposit and construction agreements require the appropriate actual parties and separate signatures. This Agreement does not authorize HOUSBE to collect project deposits, guarantee delivery or sign for your company.

11. Enquiries viewings and Opportunities

Part I Sections 7 and 12 govern enquiries and lawful viewing access. Schedule R governs optional marketing.

12. Deal Rooms documents and AI processing

Schedules F, G and Q govern Deal Rooms, AI processing and covered electronic records.

13. Financing requests and property records

Schedule E and Part I Sections 9 and 10.6 govern financing requests and property records.

14. Listing packages fees and paid services

Part I Section 15 and Schedule K govern price, fixed terms, listing entitlements, promotions, payment and refunds. Listing quantity, duration, credit expiry and reuse must be disclosed in the accepted order. This schedule does not set a fixed price.

15. Moderation closure and continuing obligations

Part I Sections 8 and 23 govern disputed content, moderation, closure and survival. Update unavailable property status; private records remain restricted.

16. General legal provisions and updates

Part I Sections 22 through 26 govern general legal provisions and prospective updates.

Schedule CReal Estate Agent Terms and HIAA Platform Addendum

Applies to: Licensed agents with the applicable membership route.

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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.

Part A — Platform Access Agreement

Applies to a Licensed Agent who is not an HIAA member and who affirmatively accepts this Part A for Platform access.

1. Parties acceptance and service boundaries

1.1 This Platform Access Agreement ("Agent Agreement") is between HOUSBE, L.L.C. ("HOUSBE," "we" or "us") and the individual or authorized entity accepting nonmember real estate professional access ("Agent" or "you"). Identify the individual agent, brokerage affiliation and any entity you are authorized to bind.

1.2 Accept this Agent Agreement before activating nonmember agent access. The applicable Terms of Service and incorporated policies also apply. Financing & Refinancing Terms apply when participating in a financing Request. An applicable DPA or independent-party data agreement controls its defined processing scope; mandatory law and nonwaivable rights prevail.

1.3 This Agent Agreement controls agent-specific Platform access matters. It does not execute a client representation agreement, create a broker–client relationship with HOUSBE or override an actual transaction contract. A member of HIAA instead follows Part B and the applicable HIAA Master Agreement; the member is not automatically required to accept Part A as a second role agreement.

1.4 HOUSBE provides publication, Opportunity and workspace tools. HOUSBE is not a real estate broker, lender, mortgage broker or agent for a transaction party through these services and does not negotiate or sign for you. You independently provide and remain responsible for your licensed services. No employment, agency, partnership, exclusivity or guaranteed client relationship is created.

2. Licensing brokerage affiliation and identity

2.1 Maintain the licenses and brokerage authority required for your activity and jurisdictions. Provide accurate license numbers, issuing jurisdictions, status and brokerage affiliation. A Platform account or membership does not authorize professional practice in every state.

2.2 Obtain required supervising-broker or company approvals for advertising, listing publication, communications, document handling and Platform purchases. Authority to operate an account, accept entity obligations and sign client or transaction instruments may differ.

2.3 Promptly report expiration, suspension, restrictions, termination of affiliation and material profile changes. Stop activities for which authority has ended even if a badge or paid plan remains active. We may request evidence and restrict access while credentials or authority are unresolved.

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

2.5 A verified mark means only the described check, not endorsement, competence, safety or a transaction guarantee.

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Sensitive ID fields and nationality are not automatically published. A Didit-verified identity can verify only one agent, lender or owner account (Part I Section 5.4); do not use duplicate accounts to bypass restrictions.

3. Client authority representation and compensation

3.1 Obtain sufficient client, owner and brokerage authority before advertising, claiming management rights, submitting documents or acting for a party. Do not assume that Platform access authorizes representation of every person who sends an enquiry.

3.2 Required agency disclosures, representation agreements, compensation terms, conflict disclosures and any other applicable client documents must be provided and accepted by the actual parties at the legally required stage. HOUSBE registration and Deal Room membership do not replace these documents.

3.3 Your client compensation is independently negotiated and documented under applicable law and brokerage rules. These terms do not set commissions, promise compensation from another agent or create a transaction referral fee payable to HOUSBE.

3.4 Keep offers, conflicts, material property facts and client instructions accurate and comply with professional duties. A Platform status or automated summary does not excuse failure to present an offer, maintain required records or provide a required disclosure.

4. Listings property claims and source rights

4.1 Before publishing, confirm authority to advertise the specific property and rights to the submitted materials. Keep location, price, availability, status and material descriptions accurate. Make required advertising disclosures, including brokerage identification where applicable.

4.2 A request to verify or claim a Listing seeks Platform management permissions; it does not convey title, establish exclusive representation, cancel another professional's contract or transfer rights in imported media. We may request supporting authority and restrict competing claims.

4.3 MLS, brokerage, photographer and provider restrictions remain applicable. A third-party URL or property ownership does not authorize copying photos, descriptions or plans. Syndicated data may have edit, attribution, retention or distribution limits even after a record is claimed.

4.4 Do not grant HOUSBE broader rights than you possess. If an MLS or photographer license permits display only during an active listing and not permanent reuse, obtain broader permission or do not submit that material under the perpetual-license workflow.

4.5 Promptly update sold, rented, withdrawn, under-contract or unavailable property. Label renderings, estimates and historical records accurately. Do not publish confidential client documents in public property fields or leave a known unavailable property advertised as active to collect enquiries.

5. Perpetual public property content license

The complete licenses in Part I Section 10 govern public property materials and specifically designated nonconfidential Property Profile and Property Card content. They require actual rights and the applicable submission confirmation, survive as stated, exclude private records and remain subject to legal and source restrictions. Those provisions are incorporated here without a duplicate license grant.

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6. Opportunities and professional contact

Part I Section 7 governs Opportunities and lawful professional contact; Schedule R governs optional promotional consent.

7. Deal Rooms viewings and transaction signatures

Part I Section 12 and Schedules F and Q govern rooms, lawful viewing access and specific transaction signatures.

8. Confidentiality data roles and record retention

Part I Section 11 and Schedules F, M and P govern confidentiality, actual data roles and records. Agents independently preserve required brokerage records; the platform is not the sole regulatory archive.

9. Company teams profiles and AI

9.1 Company administrators must assign individual access, manage authority and remove departing personnel. An employee's acceptance binds an entity only within actual authority and does not silently create a personal guarantee. A move to another brokerage does not authorize transferring client records or media rights without an appropriate basis.

9.2 For professional profile materials, you grant a nonexclusive, worldwide, royalty-free license to display, format and distribute them as needed to operate and promote the profile during authorized use, with reasonable backups and lawful records afterward. This is separate from the perpetual property-content license.

9.3 Keep affiliations, professional titles and credentials accurate. Use client and company branding only with permission and do not suggest HOUSBE endorsement or partnership without authorization.

9.4 Document Center uploads are automatically transmitted to the disclosed AI provider, currently OpenAI, for summaries and suggested types under the upload notice and AI Usage Policy. Review the disclosure before upload and submit only records you are authorized to process through that workflow.

9.5 AI outputs may be inaccurate and are not document authentication, legal advice or appraisals. Verify original records and relevant outputs. Keep originals where browser resizing reduces quality. Service processing does not independently authorize general-purpose model training on confidential client files.

10. Fees plans referrals and Super Agent permissions

10.1 Checkout identifies price, term, entitlements and material limits. Plans are fixed-term purchases and do not renew automatically. A later website price does not retroactively change an accepted purchase.

10.2 Payments use the disclosed provider, currently PayPal, including supported Apple Pay and Google Pay workflows. Refunds and cancellations follow accepted purchase terms and mandatory law. Duplicate charges and services that cannot be supplied receive the applicable remedy; failed-verification rules must be disclosed before payment.

10.3 Referral discounts and Free-Access Codes apply only under their disclosed rules. They do not bypass identity, license, property-authority or content-rights checks.

10.4 Super Agent powers, membership-payment commissions and referral arrangements require their own accepted schedule and assigned permissions. This Agent Agreement does not itself confer those rights or authorize access to another person's ID or private financing records.

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10.5 Membership and technology fee labels do not establish compliance with settlement-service referral or unearned-fee restrictions. Do not disguise prohibited transaction-referral compensation through codes, gifts, discounts or affiliate payments.

10.6 If you participate in financing, accept the applicable Financing & Refinancing Terms and permissions. Agency licensing does not authorize mortgage origination. A client's financing selection is not loan approval and does not grant an agent unlimited access to lender-only documents.

11. Compliance suspension and general provisions

11.1 Comply with applicable licensing, brokerage supervision, agency, advertising, MLS, fair-housing, privacy, communications and copyright requirements. Do not discriminate based on national origin or other protected characteristics, including through automated targeting and screening.

11.2 Prohibited conduct includes false credentials, unauthorized property claims, fabricated offers, scraping, resale of contacts, misuse of confidential records and manipulation of accounts or payments. Correct material errors promptly.

11.3 HOUSBE may restrict or terminate access for material violations, lost authority, security concerns or legal requirements, with notice and opportunity to address issues where practicable and appropriate. Mandatory remedies remain available. You may request closure through available controls or info@housbe.com.

11.4 Valid property-content licenses survive as stated. Confidentiality, lawful records, accrued fees and applicable dispute provisions survive as necessary. Closure does not cancel client representation or a transaction contract, transfer duties to a new agent or convert Private Content into permanently reusable public material.

11.5 The applicable Terms of Service supply governing law, disputes, disclaimers, liability, indemnification and general provisions within their scope, subject to exceptions and mandatory law. Updates apply prospectively with appropriate notice and renewed acceptance where required; a newer website copy does not automatically replace earlier accepted terms.

11.6 Notices to HOUSBE: HOUSBE, L.L.C., 900 N Federal Hwy, Ste 306, Hallandale Beach, FL 33009; info@housbe.com. We record document versions, consent wording, identity and entity capacity, actions, timestamps and relevant property, Request or purchase identifiers.

Part B — HIAA Platform Use Addendum

Applies to members of the HOUSBE Independent Agent Alliance (HIAA). It is presented and accepted together with the HIAA Master Agreement, and HOUSBE records the version of both. It is a limited addendum and does not replace the HIAA Master Agreement.

B1. Scope and incorporation

For platform-use matters, the HIAA member accepts Part I and the operational provisions of Schedule C, including its integrated service references. The nonmember enrollment route does not apply to that member. Membership economics remain governed by the HIAA Master Agreement; these Master Terms do not amend them.

B2. Membership economics and preserved terms

This Addendum does not change HIAA admission criteria, dues, enrollment charges, benefits, plan entitlements,

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referral commissions, cancellation rights or other membership economics. Those subjects remain governed by the identified accepted HIAA Master Agreement and purchase terms, subject to mandatory law. Part A Sections 10.1 and 10.2 are not incorporated as a replacement for membership billing; any change to HIAA billing will be made expressly in the HIAA Master Agreement or the order.

B3. Limited amendment and conflicts

Mandatory law and any applicable data agreement within its scope prevail. Financing & Refinancing Terms govern financing-specific issues. This expressly accepted Addendum amends the identified HIAA Master Agreement only for the incorporated Platform-use subjects, including authority, content licenses, Opportunities, privacy, AI, access and professional conduct. All other Master Agreement provisions remain unchanged. No HIAA Master Agreement provision is amended unless this Addendum expressly identifies it. Where an incorporated Platform-use provision conflicts with an HIAA provision that this Addendum does not identify, the HIAA Master Agreement controls.

B4. Acceptance and earlier content

The HIAA Master Agreement and this Addendum are named and linked in the member's acceptance workflow, and HOUSBE records both versions. A new perpetual property license applies only to properly accepted submissions; broader rights over earlier materials require appropriate new acceptance. Membership registration does not substitute for property-level publication confirmation or activity-specific consents.

Schedule DLender, Mortgage Broker and Loan Officer Terms

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

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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 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

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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 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.

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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 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

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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.

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.

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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.

Schedule EFinancing and Refinancing Terms

Applies to: Applicants and participating 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. Scope acceptance and related agreements

1.1 These Financing & Refinancing Terms ("Financing Terms") are between HOUSBE, L.L.C. ("HOUSBE," "we" or "us") and each applicant, authorized representative, participating professional or invited participant using the financing and refinancing services. "You" includes the entity you are authorized to bind within the scope of that authority.

1.2 Applicants must affirmatively accept these Financing Terms before publishing or transmitting a request. Lending Professionals must accept them before joining a request. Invited participants must accept applicable participant terms before private access. A new credit-report, biometric, marketing or public-publication consent is obtained separately where applicable; accepting these Financing Terms does not substitute for those consents.

1.3 The applicable HOUSBE Terms of Service, role agreement, Privacy Policy and notices, AI Usage Policy and Electronic Records and Signature Consent also apply within their scopes. Mandatory law prevails. An applicable DPA or independent-party data-sharing agreement controls processing within its expressly defined scope. These Financing Terms control financing-specific conflicts with general Platform or role terms; they do not override privacy rights or a separately executed loan agreement between its actual parties.

2. Definitions and participants

2.1 A "Request" is an applicant's submission seeking contact or proposals concerning property financing or refinancing. An "Applicant" may be an eligible Buyer, Homeowner, property-owning entity or verified guest. Submitting a Request through HOUSBE is not, by itself, a determination that a complete loan application has been submitted to a lender. A professional receiving information must independently assess its regulatory obligations; Platform labels do not alter legal application triggers.

2.2 A "Lending Professional" is an eligible lender, mortgage broker or loan officer acting within the authority of the applicable licensed entity. The relevant professional's actual role, company and applicable license or registration must be identified. A broker does not become the funding lender merely by joining a Request.

2.3 A "Financing Deal Room" is the restricted workspace associated with a Request. A "Thread" is the professional-specific communication area. A "Property Profile" is the associated property record; a "Property Card" is a structured presentation of selected property information. Neither is an appraisal, title instrument, credit report or loan commitment.

2.4 An "Opportunity" is the described access to an enquiry or potential financing interaction. It does not convey

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ownership of an applicant, personal data or an exclusive client relationship. “Property Materials” are property facts, descriptions, photos, videos, floor plans and other authorized nonconfidential property information. “Private Applicant Records” include identity and biometric records, bank and tax documents, income information, credit reports, applications, private messages, signatures and confidential transaction documents.

3. HOUSBE role and limits

3.1 HOUSBE provides technology, property-record tools, request transmission and workspace services. HOUSBE is not a lender, mortgage broker or mortgage loan originator, makes no credit decisions and does not act as agent for a borrower or lender through these services. These statements do not excuse any actual activity that requires licensing.

3.2 Lending Professionals independently issue proposals, collect any formal applications, determine eligibility, provide required disclosures, arrange lawful credit checks and make their own underwriting and funding decisions. HOUSBE does not guarantee a loan, a particular rate, approval, savings, closing, professional availability or the completeness of the participating market.

3.3 The marketplace does not necessarily include every lender or product. Membership, access or promotional placement is not an endorsement or a promise that a displayed offer is the lowest-cost or best option. Any sponsored presentation must be identified as such. Verify professional credentials, costs and material loan terms independently.

3.4 HOUSBE receives no compensation contingent on whether a loan closes. Access, membership, advertising and referral arrangements must still comply with applicable restrictions on settlement-service referrals, kickbacks and unearned fees. Describing a payment as a technology or subscription fee does not determine its legality.

4. Eligibility identity and representative authority

4.1 You must be at least 18, legally capable of contracting, and provide accurate identity and Request information. Applicants must have lawful authority to submit the Request and share information about the property and relevant persons.

4.2 A refinancing applicant must own the property or have authority to act for its owner. A purchase-financing applicant need not own the prospective property and must not falsely confirm current ownership. An authorized representative must identify the owner or applicant and the capacity in which the representative acts. Sharing another borrower’s documents requires appropriate authority; it does not sign that borrower’s loan documents.

4.3 Company representatives must identify the entity and have authority to bind it for the relevant service. Personal identity verification does not establish corporate authority, ownership of a property or authority to incur debt. We or a professional may require supporting documents.

4.4 Required identity checks may use government-issued photo ID and a selfie check through the disclosed provider, currently Didit. The relevant notice and any legally required biometric release must precede collection. Verification is not a background check, credit assessment, title confirmation or guarantee of loan eligibility. Sensitive identity fields are not automatically published.

4.5 Lending Professionals must maintain licenses, registrations, employer affiliation and geographic authority required for their activities. Platform identity verification is separate from professional-license verification. Notify us promptly of suspension, expiration, disaffiliation or any restriction affecting participation.

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5. Request creation and submission authorization

5.1 Before submission, review the property, financing purpose, amount and other information, recipient-selection method, lender limit, fee if any, and visibility settings. Correct material errors promptly. You must not submit speculative or fraudulent Requests to collect professional information or evade restrictions.

5.2 By affirmatively submitting a Request, you authorize HOUSBE to create and maintain its Property Profile and Property Card, perform the disclosed identity and property-authority checks, transmit the selected Request information to the recipients allowed by your recorded selection and settings, and operate the associated Financing Deal Room.

5.3 The submission workflow must distinguish any publicly visible property fields from lender-only Request information and Private Applicant Records. Creating a Property Profile does not automatically publish your loan application, contact details, ID or financial files as a public Listing.

5.4 A pasted property URL identifies a reference source; it does not authorize copying third-party images or documents. An address does not prove ownership or authority. HOUSBE may create a record using lawfully available property facts and licensed third-party sources subject to their restrictions.

5.5 Publication of property materials and transmission of applicant information are different actions. Your Request permission authorizes the described recipient access; the property-content licenses in Section 7 govern only materials within their stated scope. Changing recipients or broadening visibility requires the applicable new permission or notice before additional disclosure.

6. Professional participation offers and applicant choice

6.1 Professionals with an active applicable plan may join eligible Requests up to the number selected by the Applicant. Eligibility, availability and any access charge are disclosed in the professional workflow. We do not promise that every Request will attract proposals or that an Opportunity will result in business.

6.2 Professional Threads are separate. A professional receives only Request information and documents authorized for that professional or thread; joining does not grant access to other professionals' messages, offers or attachments. Shared documents must be clearly identified as shared before disclosure.

6.3 A professional must identify its actual company and role, communicate accurately, and state material assumptions and conditions of a proposal. Estimates and preliminary indications must not be represented as unconditional approval or a guaranteed rate lock. Required loan and adverse-action disclosures remain the professional's responsibility.

6.4 Applicants may compare proposals, ask questions and choose whether to proceed, subject to any separately executed agreement. Selecting an offer or marking "Deal Complete" identifies the chosen professional within HOUSBE; it is not credit approval, a commitment to lend, acceptance of undisclosed fees or execution of loan documents.

6.5 If a legally effective offer, rate lock, engagement or loan document is to be executed, the actual parties must review and expressly accept that particular instrument. These Financing Terms do not make all electronic negotiations nonbinding, and do not turn every status change into a binding loan contract.

7. Property Profile and Property Card licenses

The complete licenses in Part I Section 10 govern public property materials and specifically designated nonconfidential

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Property Profile and Property Card content. They require actual rights and the applicable submission confirmation, survive as stated, exclude private records and remain subject to legal and source restrictions. Those provisions are incorporated here without a duplicate license grant.

8. Private documents confidentiality and access

Part I Section 11 and Schedules F and M govern private applicant documents and recipient access. Lender threads must remain separate; invitations do not grant all lenders access to every file.

9. Credit reports verification and regulated disclosures

9.1 These Financing Terms do not authorize a credit inquiry, background report, bank-account connection or retrieval of another person's financial records. Before any such activity, the actual requester must establish a lawful basis and obtain any required specific authorization through the relevant workflow.

9.2 A consumer report requires a permissible purpose under applicable law. The requester, purpose, persons covered and any required disclosure must be identified; where applicable, the professional must explain whether the inquiry is a soft or hard inquiry. HOUSBE registration and the purchase of an Opportunity do not create a permissible purpose.

9.3 Requests for documents, disclosures, credit decisions and adverse-action notices must be handled by the responsible professional within legally required timeframes. Calling a submission a "Request" or an offer "preliminary" does not postpone obligations triggered by the information actually received.

9.4 Requests and automated property outputs are not appraisals, title reports or determinations of collateral eligibility. Any appraisal, inspection, title review, insurance or regulated verification required for a loan is separately performed by the responsible provider.

10. Electronic records AI and communications

Schedules G, Q and R govern disclosed AI processing, covered electronic delivery and optional communications. A lender supplies its own required disclosures and consumer authorizations.

11. Fees billing and refunds

Part I Section 15 and Schedule K govern platform pricing, request and verification charges, plan access and refunds. Identify the actual purchased service before payment. Platform fees are not lender charges, escrow or guarantees of approval. Independent lenders disclose and collect their own lawful charges under their agreements.

12. Duration withdrawal closure and retention

12.1 A Request expires 60 days after publication unless an expressly disclosed extension applies. HOUSBE may place a Request on hold for verification, security, legal concerns or unresolved information. A hold does not itself extend expiration unless the applicable workflow expressly confirms that result.

12.2 You may request withdrawal or closure through available controls or info@housbe.com. Closing a Request stops its presentation as an active request but does not cancel a separately executed professional engagement or loan contract. Notify the relevant professional if you wish to stop its work or withdraw a formal application.

12.3 Nonconfidential property records may continue under Section 7. Private Applicant Records are retained for the disclosed service period and additional periods necessary for lawful recordkeeping, security, disputes and contractual

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obligations, according to the Privacy Policy and applicable retention notice. Backup or legally preserved copies may remain after operational deletion. There is no blanket perpetual private-record retention authorization.

12.4 Export needed documents before room or account access ends where export is available. Deletion, correction, access and restriction requests are handled under applicable law and notices. A lender's independent legally required records may persist even if HOUSBE deletes its own operational copy.

12.5 Confidentiality, valid property-material licenses, accrued payment duties, necessary recordkeeping and applicable dispute provisions survive to the extent needed to give them effect. A new recipient must not be added after closure merely because a property-record license survives.

13. Conduct complaints and service restrictions

13.1 Do not submit false ownership claims, impersonate an applicant, fabricate financial records, scrape Requests, resell contact information, misuse private records, discriminate unlawfully or evade eligibility and payment restrictions. Professionals must follow applicable fair-lending, licensing, advertising, privacy, security and communications requirements.

13.2 National origin and other protected characteristics must not be used unlawfully in professional access, proposals, screening or decisions. Identity verification information must not be repurposed as a discriminatory filter.

13.3 HOUSBE may restrict access, remove materials or suspend a Request for suspected abuse, security concerns, legal requirements or material breach. Where practicable and appropriate, we will provide notice and an opportunity to address the issue. Restrictions do not remove mandatory refund or consumer rights.

13.4 For suspected data exposure, unauthorized disclosure, property disputes or Platform complaints, contact info@housbe.com and identify the Request without sending unnecessary sensitive attachments. We provide legally required incident notifications within applicable legal and contractual deadlines; no universal 72-hour deadline is created by these Financing Terms.

14. General legal terms updates and notices

Part I Sections 22 through 26 govern general legal terms, notices and prospective changes, subject to mandatory financing protections.

Schedule FDeal Room Terms and Message Retention

Applies to: Every authorized room participant.

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. Acceptance and related agreements

Part I governs acceptance and precedence; this schedule governs authorized Deal Room activity.

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2. Platform role and participant responsibilities

HOUSBE provides technology for collaboration. It is not a real estate broker, lender, mortgage broker, escrow holder or party to participants' purchase, lease or loan contracts. Independent lenders make their own financing decisions and provide loans. Agents, attorneys, title companies and other professionals remain responsible for their own licensed activities, disclosures and recordkeeping. A room status, verified badge or AI summary is not approval, professional advice or a guarantee of closing.

Participants must provide accurate information, protect account credentials, use information only for authorized purposes, and confirm their authority before uploading or signing. Do not share passwords, impersonate another person, upload malicious files or disclose another participant's private records without authorization. Report suspected unauthorized access promptly to support@housbe.com or privacy@housbe.com.

3. Invitations roles and access

A room initiator or authorized administrator may invite participants only within the permissions HOUSBE assigns. Available permissions may include viewing, uploading, commenting, inviting, exporting or initiating signatures. The interface must identify the actual recipient scope before submission. An administrator's ability to manage membership does not automatically permit access to every private lender thread.

Participants may include buyers, renters, owners, FSBO sellers, developers, agents, lenders and authorized transaction professionals. Their access depends on assigned permissions rather than role title alone. HOUSBE may verify identity or authority before granting sensitive access. Verification does not establish ownership, signing authority, licensing compliance or creditworthiness by itself.

Removing a participant ends future platform access as implemented; it does not recall downloads, erase records lawfully retained by recipients or invalidate earlier signatures. HOUSBE may restrict invitations, suspend access or close a room for security, abuse or legal reasons. Removal and ownership disputes must be resolved without granting unauthorized access to disputed materials.

4. Visibility and lender separation

Record or area	Authorized visibility
Shared room messages and documents	Participants assigned access to that shared area. Private lender materials are not automatically shared here.
Private financing thread	The applicant and that thread's authorized lender representatives, plus specifically authorized invitees. Other lenders do not receive access merely by joining the same request.
Participant specific documents	Only recipients expressly selected or otherwise clearly identified by the applicable workflow.
HOUSBE operational access	Authorized personnel or providers where necessary to operate, support or secure the service, investigate abuse or meet lawful obligations; access is limited by purpose.
Public property content	Only material intentionally published through a separate public workflow. Private room uploads do not become public listing content merely because they concern a property.

Participants must check the intended recipients before sending or moving a document. If a workflow changes visibility, the platform must present that change before confirmation. Forwarding, copying or exporting information may create a

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separate disclosure for which the participant is responsible. Borrower permission to share one document does not permit unrestricted access to an entire private file.

5. Documents permissions and versions

Upload only information you own, may lawfully provide, or are authorized to disclose for the stated transaction. You grant HOUSBE the limited rights necessary to host, transmit, display to authorized recipients, process as disclosed, secure and retain those materials for the room service and lawful recordkeeping. This permission is subject to the Privacy Policy and any applicable DPA.

Keep original documents and independent copies of important records. Where images are resized before upload, the uploaded copy may differ from the original. HOUSBE does not authenticate legal sufficiency, ownership, accuracy or completeness of documents merely by accepting an upload or assigning a document type. Participants must review the actual document rather than rely solely on summaries or checklist status.

A revised document must be distinguishable from the earlier version. Replacing a working draft does not change an already signed record. Corrections to signed records require an appropriate amendment or new execution by the relevant parties. Access, version and signature records must remain linked to the relevant document where retained.

6. Offers counteroffers and room status

Ordinary room chat, draft proposals and HOUSBE workflow labels are collaboration tools. Labels such as submitted, accepted, Deal Complete or closed do not by themselves establish a purchase contract, lease, loan approval or completed closing. In financing, selecting a lender does not guarantee a loan or authorize HOUSBE to make a credit decision.

Participants' communications may nevertheless have legal consequences under applicable law and their actual wording, intent and authority. These Terms do not nullify a valid agreement between participants. Use the appropriate transaction document and execution process when intending to create binding obligations. HOUSBE will clearly distinguish proposal actions from document signing wherever both are offered.

7. Electronic delivery and signing

Schedule Q governs covered delivery consent and signing. Every actual transaction instrument needs the intent and authority of its actual signatories.

8. AI summaries and document processing

Schedule G governs automated summaries and disclosed provider processing. Review originals; AI classification is not authentication.

9. Service communications and marketing

Schedule R distinguishes service communications from optional marketing. Room access is not blanket promotional consent.

10. Retention and independent recordkeeping

HOUSBE retains room data for the purposes and periods specified in the Retention Schedule below, subject to privacy

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rights, applicable law, security needs and valid preservation obligations. Room closure, account deletion and access removal are different events and may have different retention consequences. HOUSBE does not promise permanent private-document storage.

Participants must maintain the records independently required of their profession or transaction. A lender's or broker's statutory recordkeeping period does not automatically establish the retention period for all HOUSBE data. HOUSBE is not a substitute for a participant's regulated records system unless expressly agreed for a defined service.

Where law requires retention of an electronic transaction record, the retained record must satisfy the applicable accuracy, access and reproducibility requirements. Preserve the executed document and relevant evidence, not merely an AI summary or a current editable copy. Different record categories may require different periods; there is no single universal U.S. retention period for all room content.

11. Export deletion and backups

Authorized participants may download records available to them through enabled export functions or request assistance from support@housbe.com. In purchase and rental Deal Rooms, participants can also download a PDF report of the room: its property, stages, participants, the list of documents in the room with their AI summaries, and activity; that list currently includes documents shared with only some participants. Lenders in Financing Deal Rooms cannot download that report. Export must respect other participants' private access rights. HOUSBE may verify identity and authority before fulfilling a request and will explain any lawful restriction. Participants should export important records before the notified access or retention period ends.

Deletion requests may be submitted to privacy@housbe.com. HOUSBE will assess applicable rights, its processing role, shared-record interests and legally permitted exceptions. Where HOUSBE processes for a business customer, it will route instructions as required by the applicable DPA. A participant cannot unilaterally erase another party's lawfully retained signed agreement merely by removing an account.

Deletion may occur separately in active systems and backups. Residual backup copies must be protected, unavailable for ordinary use and removed through the approved cycle; if restored, applicable deletion instructions must be reapplied. HOUSBE will explain relevant retention exceptions and will not describe a deletion as complete while material copies remain subject to a disclosed delayed cycle.

12. Preservation disputes and legal requests

HOUSBE may preserve relevant records where required by law, a valid legal demand or a documented litigation or investigation hold. Preservation must be proportionate, restricted to the purpose and reviewed when the obligation ends. A hold may delay deletion without granting new access to the retained information.

HOUSBE will evaluate legal requests and disclose information only as lawfully required or permitted, providing notice where lawful and appropriate. Participants seeking preservation should identify the room, records and reason promptly at info@housbe.com. A request does not guarantee indefinite retention or constitute legal service on another participant.

13. Public listing licenses and private records

Part I Sections 10 and 11 govern public licenses and private records; confidential room files are not public listing materials.

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14. Security suspension and limitations

HOUSBE will apply reasonable safeguards appropriate to the information and service, restrict operational access and respond to reported incidents under its applicable agreements and law. Participants should use strong account security, verify recipients and avoid uploading unnecessary sensitive information. Payment changes or wiring instructions must be independently verified through trusted channels; a room message is not proof that a payment instruction is authentic.

HOUSBE may interrupt access for maintenance, incidents or legal reasons. Availability, liability and dispute provisions in the Main Agreement apply to the extent lawful. No clause excludes mandatory rights or non-excludable liability. Termination does not eliminate confidentiality, valid preservation obligations or duties concerning data still retained.

15. Priority updates and notices

Part I Sections 3, 25 and 26 govern scope, precedence, prospective updates and notices.

Retention Schedule

The periods and triggers below form part of these Terms. HOUSBE does not delete room content on a fixed timetable today; where a row says a record is kept while the room exists, it is kept until the room is deleted or a valid deletion request is fulfilled. User access and actual retention are stated separately; an access deadline is not a deletion deadline.

Record category	Period and trigger	Required distinction
Working messages and drafts	Kept while the room exists, including after a request expires, is withdrawn or closes, so the record stays complete for its participants.	Shared records versus private lender threads; edits and previous versions.
Executed documents and signing evidence	The signed file, its certificate and the signing record (envelope, fingerprints, time, IP address and browser) are kept for as long as the room's records are kept.	Executed copies, integrity evidence, consent records and audit trail.
Financing applications and private files	Kept after the request expires, is withdrawn or closes, with the request's consents and their wording. Each lender keeps its own copies under its own legal obligations.	Platform retention versus each lender's independent obligations.
Identity and biometric materials	HOUSBE keeps the check result and the details read from the ID while the account exists and afterwards as Schedule S Section 10 states. HOUSBE never receives ID images, selfies or biometric data; Didit keeps or deletes them under Schedule S.	Verification status versus raw ID, selfie or biometric records.
Security and access logs	Kept for security, support and legal purposes and never shown in the room. Rate-limit records are deleted after one day.	Restricted logs versus ordinary room-visible history.
AI inputs and outputs	AI summaries are stored with the document they describe and shown only to people who can see that document. Provider retention is stated in Schedule G.	Private source, generated result, transient processing and provider logs.
Exports and deletion	Export is available while you have access. Deletion requests to privacy@housbe.com are answered under Section 11 and Schedule M.	Who may export; verification; notification before access ends.
Backups and legal holds	Backup copies are protected, kept out of ordinary use and overwritten in the normal cycle. Holds follow Section 12 and end when the obligation ends.	Protected delayed copies and restricted preservation exceptions.

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Schedule GAI Usage Policy

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.
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.

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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 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

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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.

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

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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 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

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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.
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.

Schedule HProperty Passport Terms and Data Disclosures

Applies to: Report purchasers and 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.

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1. Scope and acceptance

Part I governs platform acceptance; this schedule applies to Property Passport purchases and use. A report does not establish property ownership or sign a transaction instrument.

2. What the product includes

A Property Passport is an informational compilation for the address or property identifier selected in the order. Depending on the purchased product and available data, it may include property characteristics, recorded history, estimated value or rent, market information, geographic context, nearby amenities, school information, mapped hazards, imagery and automated explanations. Availability varies by property, geography, source coverage and product version.

The product description and order identify the deliverables, included pages or modules, any optional additions, access period and material limitations. A sample report illustrates a format; it does not guarantee that every sampled field, image or module will be available for every property. Material missing coverage known before purchase must be disclosed.

The selected address must be checked carefully, including unit numbers. Address matching, geocoding and parcel matching can be imperfect. A postal address, parcel, building and condominium unit are not necessarily the same thing. A platform identifier is a reference for records, not a governmental title or legal description.

3. Third party and public sources

HOUSBE uses third-party commercial providers, public records, governmental datasets, geographic and imagery services, and other authorized sources. Some content may also be supplied by users. The sources used can vary by report and change over time. No exhaustive or permanent supplier list is incorporated into these Terms.

Specific sources, applicable attribution and available source dates are disclosed in the report, beside the relevant content or in linked source information, as appropriate. A source listing does not mean that every source supplied every field, that HOUSBE has a direct relationship with each original source, or that a source endorses HOUSBE or the report. Where information is supplied through an intermediary, its origin and delivery route should not be represented misleadingly.

A general source list does not replace a required copyright notice, logo, image attribution or other provider disclosure. Those notices remain attached to the relevant content as required. Suppliers may revise, correct, restrict or stop providing data. HOUSBE may change sources for future reports and updates, subject to applicable licenses, privacy requirements and the accepted purchase terms.

4. Dates freshness and completeness

The report generation date identifies when HOUSBE generated the report. It is not a representation that all underlying data was collected or updated on that date. Source publication dates, recording dates, imagery dates and retrieval dates can differ. Some datasets describe a prior year or a multiyear period.

Public records and third-party feeds can be delayed, incomplete, inconsistent or incorrectly matched. Missing data does not establish that an event, lien, restriction, hazard or other condition does not exist. A displayed ownership or transaction record is not a title search or proof of present ownership. Verify material information with the relevant

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authority, source or qualified professional before relying on it.

5. Estimates automated summaries and recommendations

Value, rent, yield, demand, vacancy, appreciation, solar potential and similar outputs may be estimates, model results or calculations based on available inputs. They do not guarantee a sale price, rental income, investment return, utility savings or future market performance. A range is not necessarily a statistical confidence interval unless expressly identified and supported as such.

Automated or AI-generated explanations can contain errors, unsupported inferences or omissions. A summary is not independent verification of its source data. Product language describing an opportunity, highlight or potential does not constitute individualized investment, legal, tax, engineering, insurance or lending advice. You should perform independent due diligence and seek appropriate professional advice.

6. Geographic environmental and school information

Mapped flood zones and other hazard indicators are informational. They may depend on a particular map edition, resolution, coordinate match or model. A low or minimal mapped risk does not mean zero risk. Where a zone has distinct variants, the report should identify the available variant rather than infer a single risk category from an incomplete label. Confirm current official maps and any property-specific requirements with the appropriate authority, lender or insurer.

Environmental layers, wetlands, protected areas and nearby features are not a site inspection, survey, environmental assessment or determination of legal development rights. A feature not identified in the consulted data may still exist. Solar and weather information does not establish roof condition, structural suitability, permitting eligibility or an installer's production guarantee.

School locations, districts, attendance boundaries and statistics can change. Proximity to a school does not establish attendance eligibility. Any displayed rating must identify its source or methodology; an education dataset is not automatically the source of an independent rating. Confirm current enrollment and attendance rules directly with the school district.

Neighborhood and demographic statistics may describe a larger geographic area and include sampling error, estimation or suppression. They do not describe an individual household or establish a particular property's condition. Property Passport information must not be used for unlawful discrimination, steering or decisions based on protected characteristics.

7. Consumer eligibility and regulated decisions

The Property Passport is not offered as a consumer report, credit report, tenant screening report or background check. Do not use it to determine a person's eligibility for credit, insurance, employment, housing or other regulated benefits where that use is prohibited by law or the applicable source license. Separate lawful services, permissible purposes and required notices are necessary for any regulated screening workflow.

A lender may review property information only within the applicable lawful and licensed use. The presence of a Property Passport in a Financing Deal Room does not authorize a prohibited use of a source dataset, replace underwriting, establish collateral value or guarantee loan approval. HOUSBE's platform terms cannot expand a supplier's permitted uses.

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8. Live records snapshots and historical lineage

A generated PDF or downloaded report reflects the content prepared for that report and does not update itself. A live property record may change as new data becomes available. Access to live updates, update frequency and duration are only those described in the purchased product; a QR code or link does not, by itself, promise perpetual access or automatic delivery of future reports.

If historical snapshots are offered, each snapshot represents the identified version or period. A snapshot timestamp establishes a recording or generation event, not the accuracy of every underlying fact at that time. The product description must identify the snapshot schedule and any purchase limits. These Terms do not promise a fixed number of annual snapshots or updates unless included in the order.

If lineage features connect records following a parcel split, merger, demolition, redevelopment or address change, those links are informational associations. They do not establish legal succession, title, parcel boundaries or ownership interests. Corrections can be recorded as a new version or explanatory annotation. An immutable technical record must not be described as an immutable guarantee of truth.

9. Optional NFT features

HOUSBE does not mint NFTs today. A report may show a “Mint as NFT” option; using it records a reservation only, takes no payment and creates no token. This section applies only when a specific NFT feature is offered and disclosed in your order. Purchasing a report does not automatically mean that you receive, own or can transfer an NFT. The product must identify what is recorded, whether a token is minted, who controls or receives it, and any wallet, network or transfer requirements before you accept the feature.

An NFT or blockchain reference associated with a report or snapshot does not convey ownership of the underlying real estate, a deed, lien, fractional interest, security or exclusive rights to the report data. It does not authenticate facts supplied by a third party. No resale value, market liquidity, investment return or continued third-party network availability is guaranteed.

A blockchain entry may remain publicly visible and technically difficult or impossible to delete. Public identifiers and metadata must be explained before recording. Private identity, biometric, financial and Deal Room documents must not be placed on a public chain merely because they relate to a property. An immutable token does not guarantee that linked off-chain files remain available indefinitely. Errors in a linked report may be addressed through a corrected version without rewriting an existing blockchain entry.

10. Ownership and permitted use

HOUSBE and its licensors retain their respective rights in the product, software, compilation, protected content and branding. You receive a nonexclusive right to access and use the purchased report for lawful personal or internal business property research within the disclosed product scope and applicable source restrictions. Any broader redistribution or publication right must be expressly included in the product terms or separately authorized.

Do not remove required attribution, misrepresent the report as an official government certificate, scrape or bulk extract source data, or resell a report or underlying dataset without authorization. Any sharing feature or authorized sharing must preserve applicable notices and privacy controls. Third-party media and datasets remain subject to their own rights; a purchase from HOUSBE does not give you unrestricted rights in them.

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If you upload descriptions, photographs or other materials, you must hold the rights needed for the intended use. Any perpetual license granted under the listing or property-profile terms applies only within its defined scope and your actual rights. It does not extend HOUSBE's rights in supplier content or convert private identification, loan documents or Deal Room messages into public report content. Copyright complaints are handled under the HOUSBE DMCA Policy.

11. Privacy public access and property claims

Buying a report does not prove that you own the property and does not authorize access to another person's private documents. Ownership claims and representative authority use a separate verification process. Report generation is not an identity or ownership check.

Public pages, shared links, downloadable reports and private Deal Room materials have different audiences. The actual access status must be shown before a user publishes or shares content. Do not assume that all information in a property workspace will appear in the public Property Passport. Personal information is handled under the Privacy Policy, applicable law and relevant source restrictions.

Historical preservation and a content license remain subject to lawful correction, removal, suppression and privacy obligations. A perpetual content license does not override those obligations. Retaining an internal lawful record does not necessarily authorize continuing to display it publicly.

12. Prices delivery and remedies

Part I Section 15 is the only general pricing rule. The accepted order identifies the report and extra components, access term and material availability or quantity restrictions. Schedule K supplies delivery and refund remedies, including an unfulfilled base report and separately assessed unfulfilled extra pages. General AI or data limitations do not remove mandatory remedies for non-delivery, misleading descriptions or material defects.

13. Corrections and questions

To report an error, contact info@housbe.com with the report identifier, property address, page or field and a brief explanation. Where possible, identify the relevant source or provide a link to authoritative evidence. Do not email passwords, full payment details or private identification or loan documents. Sensitive evidence should use an appropriate secure submission method.

HOUSBE will assess whether the issue concerns source data, matching, calculation, presentation or a user submission. Corrections may require a source update, revised live record, replacement report or annotation to historical content. HOUSBE cannot promise to change an external source or alter an immutable blockchain transaction. Necessary corrections or removal remain subject to applicable rights and law.

14. Related terms changes and contact

Part I Sections 3 and 22 through 26 govern scope, legal provisions, prospective updates and contact. Source rights and mandatory privacy obligations remain applicable.

Schedule JConcierge and Task Marketplace Terms

Applies to: Task requesters and actual service providers.

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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 acceptance and related policies. Requesters accept the applicable task terms before a paid order; providers accept their obligations before accepting work. Requests and preliminary quotes do not by themselves authorize payment.

2. Identify the supplier of each service

HOUSBE currently supplies every Concierge task itself, through its own support staff; no independent provider is engaged through the Platform. For a task supplied by HOUSBE, the Task Order identifies HOUSBE as the contracting service provider. HOUSBE remains responsible for its agreed service obligations when it uses personnel or subcontractors to perform that service. A general statement that HOUSBE is a technology platform does not eliminate obligations it actually undertakes in a Task Order.

For a task contracted directly with an independent provider, the Task Order identifies that provider, the requester and HOUSBE's separate platform service and any fee. The provider is responsible for the agreed professional or other service; HOUSBE is responsible for its own platform commitments. Merely displaying an independent provider does not mean HOUSBE employs, endorses or guarantees that provider.

If HOUSBE supplies coordination and a separate professional supplies another service, the two scopes, contracting parties and payment arrangements must be distinguished. No task order may leave the requester uncertain about who owes the promised service or who receives each charge.

3. Permitted concierge tasks and professional limits

Tasks may include administrative assistance, scheduling, organization of information, research using authorized sources and coordination of disclosed platform steps, within the actual offered scope. An accepted task must specify its deliverable. A request to find a property, contact an owner or arrange a viewing is not permission for any person to perform activities requiring a license without the appropriate authority.

HOUSBE does not act as a real estate broker, lender, mortgage broker, escrow holder or the requester's agent in a property or loan transaction. Regulated services, such as brokerage, loan origination, legal advice, appraisals, inspections or licensed construction work, must be performed by an appropriately authorized provider under the necessary separate engagement and disclosures. A disclaimer cannot authorize an activity that the law requires to be licensed.

Tasks must be lawful and comply with the Acceptable Use Policy. Do not request impersonation, unauthorized property entry, fabricated documents, discriminatory screening, prohibited scraping, unlawful marketing or disclosure of another person's private records. A provider may decline work outside its competence, authority or lawful scope.

4. Task Order and approval of scope

Before a task is accepted and charged, the Task Order must describe the provider, requested work, deliverables, exclusions, required inputs, timing, price, authorized expenses and applicable cancellation conditions. The requester

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and provider must agree to the scope using the stated acceptance process. Any time estimate or deadline must identify dependencies and whether it is an estimate or a firm commitment.

HOUSBE or the provider may request clarification, propose a narrower scope or decline the task. If a prepaid task is rejected, the paid task charge is refunded under the Payment, Billing and Refund Policy. A replacement scope or substitute provider requires appropriate disclosure and acceptance rather than an automatic change to the paid order.

The Task Order must distinguish an effort-based service from a defined result. If the service is a documented contact attempt or research summary, disclose that before payment. An unanswered contact attempt is not necessarily a failure to deliver that defined service; it does not satisfy a separate promise to obtain a response or complete a different deliverable.

5. Requester obligations and limited authority

The requester must provide accurate instructions, necessary information and lawful access or permissions. A company representative must have authority to order the service. Ownership, representation and rights in supplied content must be established where relevant. An account verification badge is not proof that a person may authorize every action involving a property.

The requester grants the assigned provider only the authority needed for the expressly agreed task. This does not authorize signing a contract, submitting a binding offer, accepting loan terms, spending additional funds, using account credentials or contacting unspecified recipients. Any action requiring specific permission must be separately approved before it occurs.

If necessary inputs or permissions are missing, the provider must explain the dependency and any effect on timing. A delay or no-show charge may apply only if its conditions and amount or calculation were disclosed and accepted before purchase and are lawful. A missing input does not automatically authorize forfeiture of the entire payment.

6. Provider obligations

Providers must accurately identify themselves and their business, describe qualifications honestly, hold applicable licenses and permissions, and disclose material restrictions or conflicts before acceptance. Identity verification is not a background check, license verification, insurance confirmation or guarantee of skill unless the platform expressly identifies and supports that separate check.

Providers must perform the accepted scope with reasonable care, communicate material delays, protect confidential information and deliver the agreed work and supporting evidence where appropriate. They must not delegate to an undisclosed party where approval or a professional rule requires consent. Providers remain responsible for applicable insurance, permits and professional obligations.

An independent provider's employment, tax or contractor status depends on the actual relationship and law, not merely a label in these Terms. Provider compensation, onboarding, tax reporting and any payout arrangements require their applicable agreement. These Terms do not create an unimplemented payout service.

7. Prices payment and expenses

Part I Section 15 and Schedule K govern prices and payment. A Task Order must additionally identify the actual supplier and payment recipient, fixed price or hourly basis, approved cap, milestones and authorized expenses. Payment

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timing follows that order. No recurring charge, gratuity, travel expense or additional work is authorized merely by these Terms. An increased allowance or extra charge requires prior agreement. Task payments are not escrow, property deposits or loan proceeds; any provider collection or payout mechanism must be expressly described before use.

8. Scope changes and additional work

A change to deliverables, provider, timing, price or material assumptions requires a documented change order and the necessary parties' acceptance before additional work or charges. The change order identifies what changes and what remains included. A chat message requesting a change is not automatic authorization for an unspecified additional charge.

If a new condition makes the original task impracticable or unlawful, the provider must explain the issue and propose an appropriate revised scope or cancellation. Completed authorized work and undelivered portions are evaluated separately under the accepted order and payment policy.

9. Delivery review and defects

The provider must communicate delivery and identify the result, files or completed actions. The requester may report missing work, a material departure from the scope or a defect with relevant evidence. Any contractual review period and revision allowance must be disclosed before purchase. These Terms do not impose an undisclosed deadline or automatically deem silence acceptance of defective work.

Where a material issue can be corrected, the parties should agree on correction or re-performance within an appropriate timeframe. If the agreed service cannot be supplied, apply a refund or other appropriate remedy for the undelivered portion. A requester's dissatisfaction with an external outcome is evaluated against the actual promised scope, rather than treated as either an automatic refund or an automatic rejection of the complaint.

AI-assisted work must be reviewed as appropriate to the agreed service. AI output is not a substitute for a licensed professional's judgment. A general AI or third-party disclaimer does not excuse failure to deliver an expressly promised service or eliminate mandatory remedies.

10. Cancellation rejected tasks and refunds

Cancellation and refund rights follow the accepted Task Order and Payment, Billing and Refund Policy, subject to law. A rejected paid task is refundable. If the provider cancels or cannot deliver, assess authorized work actually supplied and refund any unfulfilled portion as appropriate. No undisclosed cancellation penalty applies.

If the requester cancels after authorized work begins, a disclosed lawful cancellation arrangement may account for completed work and approved unavoidable expenses. It must not automatically treat every unspent amount as earned. Duplicate or unauthorized charges and technical non-delivery are handled under the payment policy. A legally required monetary refund is not replaced with a platform credit without an appropriate basis or agreement.

11. Property access scheduling and communications

An on-site task requires lawful permission from the person entitled to grant access, agreed scheduling and any necessary safety instructions. A task order does not provide a right to enter a property, override an occupant's rights or authorize sharing keys or access codes outside the agreed process. Viewings and Open Houses remain subject to their applicable terms and organizer responsibilities.

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Contact with an owner, agent, lender or other person must follow the task's approved purpose, recipient scope and applicable communication rules. Requester permission alone does not establish the recipient's marketing consent or waive do-not-call, privacy or other rights. Optional promotional communications remain separate from task service messages.

No provider may sign or accept a transaction document on the requester's behalf merely because it coordinates a task or accesses a Deal Room. Offers, professional engagements, financing decisions and transaction signatures use their own applicable approval process.

12. Information confidentiality and deliverable rights

Task information may be shared with the assigned provider and relevant service providers only as appropriate for the disclosed service and privacy requirements. Users must avoid including unrelated sensitive information. Private ID, biometric, bank, loan and Deal Room documents are not public task content and are not covered by a public listing media license.

A provider must use confidential information for the authorized task, safeguard access and refrain from unrelated solicitation, disclosure or use. Retention and deletion follow applicable law, the relevant privacy and Deal Room policies and any professional recordkeeping duties. These Terms do not establish a new universal retention period.

The Task Order must identify rights in deliverables, provider background materials and third-party content. Unless a broader right is expressly agreed, a delivered work product may be used for the stated task purpose subject to applicable third-party rights. These Terms do not automatically transfer every provider copyright or give HOUSBE a perpetual public license to private task files. Public listing materials remain subject to their separately accepted content license.

13. Complaints disputes and limitations

Report a task issue to info@housbe.com with the task identifier, parties, agreed scope, disputed item and requested remedy. Provide relevant evidence without passwords, full payment details or unrelated private records. HOUSBE may assist with communication and investigate its own service or payment obligations; it is not a court, professional regulator or guarantor of every independent provider dispute.

Good faith complaints, lawful charge disputes and truthful reviews do not waive mandatory rights. The general dispute, liability and governing-law provisions of the applicable agreements apply only to their respective parties and obligations and subject to law. Any separate professional complaint or legal remedy remains available as applicable.

A task does not guarantee a property purchase, tenancy, lender response, loan approval, closing or other external result unless a specific lawful commitment is expressly made in the accepted order. These limitations do not remove responsibility for HOUSBE's own agreed service or the provider's accepted deliverable.

14. Changes and contact

Part I Sections 25 and 26 govern prospective updates and contact. A live Task Order requires its own documented change approval.

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Schedule KBilling, Delivery, Cancellation and Refund Rules

Applies to: Purchasers of platform services.

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 relationship to other terms

Part I governs general platform use; this schedule governs HOUSBE service purchases. Independent professional charges are separate, and platform payments are not escrow or loan funds.

2. Centralized pricing rule

Part I Section 15 governs current prices, updates, total disclosure and accepted order amounts for every purchase. This schedule does not establish a second pricing rule.

3. Payment authorization and receipts

By confirming a purchase, you authorize the specified charge using a payment method you are entitled to use. Company representatives must have authority to make the purchase for their company. HOUSBE will provide an order confirmation or receipt identifying the purchased service, amount, currency and relevant order reference. Taxes, where applicable, are disclosed before payment.

Payments are processed by the payment provider identified at checkout. HOUSBE currently uses PayPal; Apple Pay and Google Pay, where offered through that checkout, may also be available. Availability depends on the actual checkout and provider. The provider's applicable payment terms and privacy notices also apply. Do not submit full payment card details in a support message or Deal Room.

Payment authorization does not constitute optional marketing consent, biometric consent or authorization to sign a future property or loan contract. Those actions require their applicable notices, consent or signing process.

4. Fixed term plans and listing packages

HOUSBE plans are purchased for a stated fixed term with a single payment and do not renew automatically. Continued paid access after that term requires a new purchase authorized by you. The order must specify when access begins, its duration, included features and any usage limits. Stopping use or closing an account does not, by itself, create a refund entitlement for a service already supplied.

Listing packages are one-time purchases of the entitlement shown at checkout. The order must state the number of listings included, any publication duration, whether credits expire and whether a credit may be reused or transferred. No undisclosed expiry or additional charge may be imposed on an existing purchase. A free listing or promotional first period does not imply that every related service is free.

If an agent offer combines a joining charge and an included first period of platform access, the order must distinguish those components and any separately charged identity check. Any HIAA membership rights and charges must be described in the applicable accepted agreement and order.

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5. Service specific purchase conditions

Service	What payment purchases and does not guarantee
Identity verification	The disclosed verification service. Payment does not guarantee a successful identity check, verified badge, ownership confirmation or account approval.
Financing or refinancing request	The disclosed platform request service, where a charge applies. It is not a lender fee and does not guarantee lender participation, financing, an interest rate, approval or closing.
Opportunities	The disclosed access or unlocking entitlement. No guaranteed response, qualified client, transaction or closing. Resale remains subject to the role agreement and platform restrictions.
Property Passport	The ordered report and specifically purchased extra pages, subject to disclosed availability and quantity limits. Automated output is not an appraisal or guaranteed property assessment.
AI services and prepaid usage	The disclosed platform usage or service credits. AI output can contain errors and requires review; payment does not guarantee professional advice or a particular result.
Concierge Leave a Task	The scope, price and delivery conditions of an accepted task. Additional work or charges require separate authorization before they are incurred.

Any restrictions on repeated Property Passport purchases for a location, report availability, listing quantities or usage must be shown before payment. Charges paid directly to an independent professional are governed by that professional's agreement, rather than this Policy. HOUSBE does not receive compensation contingent on whether a loan closes.

6. Promotional codes and discounts

Referral codes, free access codes and other promotions apply only to the products and conditions displayed with the offer and accepted at checkout. Applicable eligibility, validity periods and exclusions must be disclosed before purchase. An accepted discount remains part of that order. Code manipulation, unauthorized resale and fraudulent use are prohibited. Any referral or Super Agent commission is governed by its separate compensation agreement and is not a consumer refund entitlement.

7. Refund principles

Except where the accepted purchase terms or applicable law provide otherwise, completed services, delivered entitlements and consumed usage are not refundable solely because you change your mind or do not obtain a desired business result. This does not remove rights relating to unauthorized charges, duplicate payments, non-delivery, material service defects, misleading purchase descriptions or other legally required remedies.

If HOUSBE cannot supply a paid service, we will offer an appropriate remedy, such as correction, re-performance or a refund for the undelivered portion. A substitute service or credit will not replace a legally required monetary refund without an appropriate basis or your agreement. A partial failure is evaluated separately from successfully delivered components.

8. Refunds and corrections by service

Situation	Treatment under this Policy

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Duplicate completed charge	Refund the duplicate amount after verification. A pending authorization is distinguished from a completed charge and handled with the payment provider.
Service not delivered because of a platform or provider failure	Correct or re-perform the service where appropriate; refund the undelivered portion if it cannot be supplied. No charge for a service represented as completed when it was not performed.
Identity check completed with an unsuccessful result	An unsuccessful result alone is not service non-delivery. Review technical failures, an unstarted paid check and any applicable rights separately.
Invalid Opportunity	Apply the invalid Opportunity remedy and criteria in the accepted role agreement. The existing replacement commitment is within three business days after validation; disclose any reporting requirements before purchase. Non-delivery remains subject to Section 7.
Property Passport cannot be fulfilled	Refund the unfulfilled base report. Evaluate unfulfilled extra pages separately. Investigate a reported material delivery defect; a general AI disclaimer does not resolve every defect.
Paid Concierge task rejected or not supplied	Refund a rejected paid task. For an accepted task, assess the agreed scope, actual delivery and any undelivered portion; unauthorized extra work must not be charged.
Failed AI operation or incorrect usage deduction	Restore the improperly deducted service credit or otherwise correct the charge. An operation that completed but produced disputed output is assessed against the service description and applicable rights.
Plan or listing package no longer wanted	No automatic refund solely for changed plans after delivery. Apply any cancellation or refund entitlement expressly offered at purchase or required by law.

9. Prepaid usage and Wallet records

Where HOUSBE offers prepaid AI or other service credits, checkout must identify their permitted uses and any expiry, transfer, withdrawal or account closure rules before purchase. Such service credits do not constitute a bank account, investment product or escrow deposit. AI Balance and Wallet top-ups do not expire. They pay only for HOUSBE usage charges, cannot be transferred or withdrawn as cash, and are refunded only as Sections 7 and 8 provide or the law requires. Listing-package credits do not expire. This Policy does not introduce an expiry date or forfeiture rule for existing balances.

A Wallet may display different categories of records or balances. Purchased service credits, refundable payments and earned professional commissions must be distinguished. Restrictions applicable to service credits do not automatically apply to earned commissions or amounts that must be refunded. Commission eligibility, adjustments and payouts require a separate applicable agreement. No property or financing transaction funds should be treated as HOUSBE service credits.

10. Requesting help or a refund

Contact HOUSBE at info@housbe.com with the order reference, account email, purchase date, service, amount and a short description of the issue. Include only information necessary to investigate. Do not email full card numbers, passwords, government ID images or private loan documents. If additional sensitive evidence is necessary, HOUSBE will provide an appropriate submission method.

HOUSBE will review the purchase record and service delivery and communicate its decision and any remedy. Approved refunds will ordinarily be sent to the original payment method; if that is unavailable, an appropriate secure

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alternative will be arranged. Payment provider and bank processing times vary. No specific processing deadline is promised in this Policy. Any binding response or refund timetable offered at purchase, or required by law, applies.

11. Payment disputes and chargebacks

You may contact HOUSBE to resolve a payment issue and retain your rights to dispute a charge through your payment provider or other lawful channels. Provider protections and deadlines depend on the applicable provider terms and transaction. This Policy does not guarantee that every HOUSBE purchase qualifies for PayPal Buyer Protection.

HOUSBE may provide relevant order and service records to investigate a dispute, subject to applicable privacy requirements. Refunds and chargebacks will be coordinated to avoid duplicate reimbursement. A good faith payment dispute does not itself waive user rights or authorize retaliatory account action. Fraudulent payment activity may be addressed under the Terms of Service.

12. Cancellation account closure and records

Because fixed term plans do not renew automatically, there is no recurring renewal charge to cancel. You may stop using a service or decline a future purchase. Account closure does not erase a valid unpaid obligation or remove a refund entitlement. Necessary billing records may be retained under the Privacy Policy and applicable law; retention of billing records does not authorize publication of private financial or identity documents.

13. Changes and contact

Part I Sections 25 and 26 govern prospective policy changes and contact. Preserve the terms of accepted orders.

Schedule LAcceptable Use Policy

Applies to: All platform 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. Scope and related agreements

This Policy applies to buyers, renters, property owners, FSBO sellers, landlords, developers, licensed agents, HIAA members, lenders, mortgage professionals, Super Agents, company representatives, guests and invited participants. It supplements the Terms of Service and relevant role and product agreements. Acceptance of those agreements includes this Policy where clearly incorporated; optional marketing and activity-specific consents remain separate.

HOUSBE provides technology and does not become a lender, real estate broker, mortgage broker, escrow holder or party to a transaction merely because participants use the platform. Independent professionals and lenders remain responsible for their services. A verification badge, AI result or room status does not establish licensing, ownership, credit approval or legal sufficiency.

2. Account identity authority and credentials

Provide accurate account, company and professional details. Do not impersonate another person, use another person's ID or verification session, claim false credentials or represent authority you do not hold. Maintain required professional

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licenses for the services you offer and update material changes, including suspension or expiration. A company representative must have authority for the activity undertaken; registration does not authorize signing every company contract.

Protect credentials and use authorized member access rather than sharing passwords. Do not bypass verification, evade an account suspension, manipulate duplicate-account controls or create accounts to abuse a free entitlement. Use only supported workflows for company membership, role changes and legitimate account changes.

3. Property information listings and ownership claims

Publish or claim a property only where you own it or have sufficient authority to market or manage it. Provide accurate property identity, location, availability, price and material representations; update information when it changes. Do not submit forged deeds, ownership records, agency documents or evidence of authority. A platform claim or HSBE-ID does not itself transfer legal ownership or erase another party's rights.

Do not advertise nonexistent, unavailable or unauthorized properties to obtain deposits or contacts. Do not conceal material charges or misrepresent a unit, development, property condition, access permission or financing availability. Clearly identify illustrations, virtual staging and material AI alterations where needed to avoid deception; do not present fabricated photographs as evidence of actual condition.

Uploads must be supported by the necessary rights. Copying from an external listing, MLS, photographer, data provider or website may require permission. Ownership of a property does not necessarily include ownership of its photographs or all listing materials. Do not remove watermarks or rights notices to disguise unauthorized use. A HOUSBE content license does not enlarge rights you never held.

4. Opportunities and permitted contact

An Opportunity provides only the access and use rights described in the applicable agreement and disclosure. Do not resell, trade, publish, pool or redistribute private contact information or requests. Do not create a competing contact database from HOUSBE records, unlock data for another unauthorized business or use it for unrelated prospecting.

Contact users only within the purpose and lawful permissions applicable to the request, channel and technology. An enquiry is not blanket consent to every marketing call, text, email or AI voice campaign. Honor opt-outs, reasonable withdrawal requests and applicable do-not-call rules. Do not conceal the actual sender, spoof a number, send spam or keep contacting a person after a legally effective stop request.

Do not misrepresent the source, exclusivity, quality or permission status of an Opportunity. Do not submit fabricated enquiries, falsely report invalid Opportunities or coordinate activity to manipulate replacement remedies. Complaints and replacement requests must follow the applicable service terms.

5. Fair housing fair lending and respectful conduct

Do not use the platform for unlawful discrimination, discriminatory advertising, unlawful steering, exclusion or retaliation. Comply with the Fair Housing Act, Equal Credit Opportunity Act and other applicable federal, state and local requirements. Protected categories and lawful exceptions vary by context; the platform does not authorize a discriminatory practice merely because a user asserts an exemption.

Do not use nationality shown or obtained from verification, facial appearance, names or other characteristics as an

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unlawful basis for housing or financing decisions. AI-generated targeting, rankings or text remain subject to the same rules. Where a regulated professional must lawfully collect demographic information for compliance, use the authorized restricted workflow and do not repurpose it for unlawful discrimination.

Do not threaten, harass, stalk, extort or intimidate another person. Do not publish private information to harm someone, make discriminatory threats or retaliate against a good-faith complaint or exercise of a legal right. Provide reasonable accommodation or other legally required assistance within the scope of your actual responsibilities.

6. Private Deal Rooms and documents

Access only the rooms, threads and records authorized for you. Do not attempt to retrieve another lender's private offers, messages, applications or documents. Invitations and room administration do not automatically authorize access to every restricted thread. Do not share exports, screenshots, links or attachments with unauthorized recipients.

Upload only necessary information that you may lawfully disclose for the stated purpose. Do not post ID images, biometric information, Social Security numbers, bank or credit records, private agreements or signatures in public listing fields. Public content licenses do not permit unrestricted reuse of private documents or messages.

Do not alter a signed record, mislabel an unsigned draft as executed, forge an audit trail or claim that another participant accepted a document when they did not. Use the authorized signing process, verify signing capacity and preserve required records. Deleting an account does not authorize destruction of evidence subject to a lawful retention or preservation obligation.

7. Financing and professional services

Lenders and mortgage professionals must offer only services they are authorized to provide, disclose their identity and applicable credentials, and comply with lending, advertising, privacy and recordkeeping requirements. Do not promise guaranteed approval, misstate rates or fees, fabricate offers or suggest HOUSBE funds a loan or guarantees a lender's performance.

Do not obtain credit reports, consumer reports or screening information without the required permissible purpose, notices and authorizations. Receiving a financing request or an Opportunity is not itself authorization for every report or check. Do not use a Deal Room to conceal unauthorized underwriting, prohibited fees, deceptive referrals or unlawful compensation arrangements.

Agents, owners and developers must not suggest that platform registration establishes an agency relationship or replaces a required representation agreement. Professionals must provide their own required transaction disclosures. HOUSBE workflow statuses do not substitute for a valid contract, loan approval or closing record.

8. Payments Wallet referrals and paid services

Do not manipulate prices, checkout, Wallet or AI Balance entries, referral attribution, commissions, Free-Access Codes, refunds or usage records. Do not use stolen payment credentials, duplicate payment requests to obtain excess credit or submit false charge or refund allegations. Good-faith charge disputes and statutory consumer rights are not prohibited.

Do not describe a platform balance as an insured bank deposit or use the platform to conduct unapproved money transmission, securities activity, fractional ownership offerings or investment schemes. Use paid services only within

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their stated entitlements. A Property Passport or platform identifier does not establish title or a transferable ownership interest in real estate.

Super Agents and referrers must accurately describe offers and eligibility, use codes only within their authorized scope and disclose material referral relationships where required. Do not sell codes without permission, fabricate referred accounts, impersonate HOUSBE or promise commissions or access that the current program does not provide.

9. AI and automation

Follow the AI Usage Policy. Do not use AI to forge documents, generate deceptive evidence, imitate identities or signatures, make unlawful discriminatory decisions or disclose restricted information. Review generated content before use; a summary is not verification of the original document.

Do not insert malicious instructions into uploads or prompts to bypass permissions, extract hidden content or cause unauthorized actions. Do not connect bots or automated tools outside an authorized API or integration. AI must not independently bind another party, sign a contract or authorize a payment. An integration or provider capability does not create user authority.

10. Security data access and system abuse

Do not scrape, bulk-download or harvest platform data through unauthorized methods, circumvent rate limits, evade access controls, intercept another user's traffic, exploit credentials or interfere with service availability. Do not upload malware, distribute phishing links, run denial-of-service activity or attempt to manipulate records or permissions. Approved integration access must remain within its written scope.

Do not conduct penetration tests or access private data without written authorization and a defined scope. If you encounter a suspected vulnerability accidentally, stop activity that could expose data or damage the service, preserve only the minimum non-sensitive evidence and report it to security@housbe.com. This Policy does not create a public bug bounty or legal safe harbor.

11. Role and activity reminders

Role or activity	Specific responsibility
Buyers renters and financing applicants	Submit genuine requests; protect private records; obtain co-applicant permissions; verify material transaction information.
Owners FSBO sellers landlords and developers	Confirm marketing authority; maintain accurate availability and charges; respect image rights and housing requirements.
Agents and HIAA members	Use valid credentials and authority; protect client information; keep representation and platform access distinct.
Lenders and mortgage professionals	Follow their own regulated duties; contact applicants lawfully; maintain separation of competing lender threads.
Super Agents and company administrators	Manage invitations and referrals within authority; avoid code or commission abuse; restrict staff access.
Guests and invited professionals	Follow assigned permissions and confidentiality; do not infer broader access or signing authority from an invitation.

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12. Reporting suspected violations

Report abuse or inaccurate listings to support@housbe.com. Report privacy issues to privacy@housbe.com and security issues to security@housbe.com. Include the relevant property or room identifier, account or content reference, time and a concise description. Provide supporting material only through a secure approved channel; do not email full ID images, account numbers or another person's private file merely to explain a complaint.

Copyright notices and counter-notices follow the separate DMCA Policy and the published designated-agent process. This support address is not a substitute for a designated copyright agent's registered details. For an immediate threat or emergency, contact the appropriate emergency service; HOUSBE is not an emergency response service.

HOUSBE may request clarification and assess relevant records consistent with privacy and access rules. A report does not guarantee removal, compensation or a finding against another participant. Do not file knowingly false reports, retaliate against reporters or demand unrestricted access to another party's private records during a complaint.

13. Enforcement review and access restrictions

HOUSBE may investigate suspected violations and take proportionate action, including a warning, a request for correction, removal or restriction of content, limitation of messaging or functionality, suspension or termination of access, and lawful preservation or referral to authorities. Serious security risks, threats, fraud or legal requirements may require immediate action without advance notice.

Where lawful and practicable, HOUSBE will explain the action and provide a way to request review at support@housbe.com. A review request should identify the decision, account and relevant supporting facts. HOUSBE may restrict disclosures that would expose private information, compromise security or violate law. The review process does not prevent you from exercising statutory remedies or contacting a regulator.

Removal of content or access does not recall copies already lawfully received, cancel an executed transaction agreement or establish entitlement to a refund. Payment and refund rights follow applicable agreements and law. Preserve necessary access to legally required records or provide a lawful retrieval process where appropriate; suspension must not be used to evade privacy or record-access obligations.

14. Limits updates and notices

HOUSBE does not promise to pre-screen every listing, monitor every private conversation or detect every violation. It may review content and logs where needed for operation, security, complaints or legal compliance, subject to the Privacy Policy and other applicable agreements. Moderation and automated checks may be imperfect and do not authenticate a transaction.

Material changes will be notified under the Terms of Service, with additional acceptance where required. No change retroactively creates authority for an earlier signature or expands private-data permission without a lawful basis. Applicable law and mandatory rights control; this Policy does not limit good-faith complaints, legal reporting or lawful consumer remedies.

General notices: info@housbe.com. Postal address: HOUSBE, L.L.C., 900 N Federal Hwy, Ste 306, Hallandale Beach, FL 33009. Product-specific agreements, the Privacy Policy, DPA where applicable, AI Usage Policy, Deal Room Terms and DMCA Policy continue to govern their subjects.

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Schedule MPrivacy Policy and Notice at Collection

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 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

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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
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

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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.

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

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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 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

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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.

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.

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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.

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,

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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, 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

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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.
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

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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, 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.

Schedule NCookie Policy

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

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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.
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

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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 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.

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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 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

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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
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

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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.
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.

Schedule PData Processing Addendum

Applies to: Businesses with covered on behalf processing.

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 and agreement

This Data Processing Addendum (DPA) is entered into by HOUSBE, L.L.C., 900 N Federal Hwy, Ste 306, Hallandale Beach, FL 33009 (HOUSBE), and the business customer identified in DPA Processing Schedule A (Customer). The applicable Terms of Service and role-specific agreement together constitute the Main Agreement. A representative accepting this DPA confirms authority to bind the named Customer. The DPA becomes binding when validly accepted with completed applicable schedules, or signed by both parties.

2. Definitions and scope

Customer Personal Data means personal information provided by or for Customer, or generated in performing the covered services, that HOUSBE processes on Customer's behalf as specified in DPA Processing Schedule A.

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Processing includes collection, storage, organization, transmission, analysis, access and deletion. Applicable Data Protection Law means privacy and data protection law applicable to that processing, including applicable U.S. federal and state privacy and data security laws. A Security Incident is a confirmed unauthorized or unlawful disclosure of, access to, alteration, loss or destruction of Customer Personal Data; unsuccessful attempts without compromise are excluded.

Customer determines the purposes of covered processing as controller or business. HOUSBE acts as processor, service provider or contractor only to the extent those legal roles actually apply. If Customer is itself a processor, it must have the controller's authority to appoint HOUSBE as a subprocessor and communicate the controller's lawful instructions. Labels in this DPA do not override the actual activities or applicable law.

HOUSBE separately determines purposes for its own account administration, billing, fraud prevention, platform security and legal obligations, as disclosed in its Privacy Policy. Such processing is outside this DPA only to the extent HOUSBE genuinely acts independently and has a lawful basis. This distinction does not authorize unrestricted reuse of Customer Personal Data or permit evasion of service provider restrictions.

3. Instructions and permitted purposes

Customer instructs HOUSBE to perform the operations in DPA Processing Schedule A, provide enabled functionality, follow documented configuration choices, and carry out additional lawful written instructions agreed by the parties. Instructions may be recorded through the account, an order form or a retained written communication. Material changes to purpose, recipients, sensitive data or transfer locations require updated instructions and any legally necessary authorization.

HOUSBE will process Customer Personal Data only on documented instructions, including instructions concerning international transfers, unless legally required otherwise. Where permitted, HOUSBE will inform Customer before legally required processing. HOUSBE will promptly notify Customer if an instruction appears to violate Applicable Data Protection Law and may suspend the affected operation while the parties resolve the issue.

HOUSBE will not sell or share Customer Personal Data for cross-context behavioral advertising, use it for unrelated advertising, or use private documents to create publicly licensed property content. It will not train a general-purpose AI model on Customer Personal Data, or authorize a provider to do so, under this DPA. A distinct proposed use requires a lawful separate arrangement and cannot be enabled merely through a broad listing license.

4. Customer responsibilities

Customer is responsible for lawful collection, notices, permissions and instructions; accurate recipient selection; appropriate access permissions; and its own retention obligations. Customer will provide only data reasonably necessary for an authorized service, avoid unnecessary sensitive information, and obtain any required consent before submitting third-party information. Customer will maintain an authorized privacy and incident contact and promptly communicate restrictions affecting HOUSBE's processing.

Customer is responsible for its independent use of Opportunities, contacts and received documents, including marketing compliance, licensing and lending obligations. Access to an Opportunity is not evidence of permission to conduct every form of marketing, order a credit report or disclose the information to another business.

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5. Opportunities and independent lenders

HOUSBE is a technology platform and does not fund loans, underwrite applications or make credit decisions. Independent lenders and mortgage professionals participating in Financing Deal Rooms perform their own regulated activities. A borrower's instruction to disclose information to a lender does not by itself make HOUSBE that lender's processor for every platform operation.

A lender receiving a request and determining its own underwriting, contact, legal retention or financing purposes ordinarily handles that information independently. The lender's access agreement, privacy notice and applicable data-sharing obligations govern that independent handling. This DPA applies additionally only to a specifically identified service that HOUSBE performs on that lender's instructions. Each lender must keep its private thread separate and may not access competing lenders' private documents or messages unless an authorized sharing workflow expressly permits it.

6. Personnel and confidentiality

HOUSBE will restrict access to personnel and authorized providers who need it to deliver the covered service, secure it or satisfy a lawful obligation. Persons permitted to process Customer Personal Data must be bound by confidentiality obligations or an equivalent statutory duty. HOUSBE will provide appropriate privacy and security guidance and remove access when no longer needed. Customer's authorized users remain subject to the Main Agreement and their own duties of confidentiality.

7. Security measures

HOUSBE will maintain technical and organizational measures appropriate to the nature, sensitivity, volume and risks of the processing, as described in DPA Security Schedule B. Measures will address access control, transmission and storage protection, tenant and Deal Room separation, incident response, recovery and secure disposal. HOUSBE will regularly assess their effectiveness and will not materially reduce the agreed level of protection during the covered service.

This DPA does not represent that HOUSBE holds a particular certification, that all data is encrypted in every environment, or that an unverified control is already implemented. DPA Security Schedule B identifies the controls in effect.

8. Subprocessors and AI providers

Customer grants general written authorization for the subprocessors identified in the completed DPA Subprocessor Schedule C to perform the listed processing. HOUSBE will bind each subprocessor to data protection obligations providing equivalent protection for its assigned processing and will remain responsible to Customer for the subprocessor's performance as required by law and this DPA.

HOUSBE will provide at least 30 days' advance written notice of a proposed new or replacement subprocessor affecting Customer Personal Data. Customer may object within that period on reasonable data protection grounds. The parties will seek an appropriate alternative. If they cannot resolve the objection, Customer may discontinue the affected service before the change, with any applicable refund for unused prepaid affected service determined under the Main Agreement. A necessary urgent security replacement may receive shorter notice, with reasons and an opportunity to object promptly afterward, only where lawful.

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AI processing must be identified by feature, provider, input categories, location, retention and output recipients. Enabling document summaries or classification is an instruction only when the feature and the resulting provider disclosure are clearly described and lawfully authorized. Private documents must not be routed to an AI provider outside the agreed scope. Human review, training use and provider retention must be governed by the applicable provider contract and accurately disclosed; this DPA does not assume a zero-retention configuration.

9. Requests from individuals and assistance

HOUSBE will promptly forward requests relating to Customer Personal Data to Customer and will not independently decide the substantive response unless instructed or required by law. Considering the processing and available information, HOUSBE will reasonably assist Customer with access, correction, deletion, portability, objection, restriction and other applicable rights. Customer remains responsible for identity verification and the response deadline applicable to it.

HOUSBE will reasonably assist with required security assessments, data protection impact assessments, regulator consultations and breach notifications. The parties will coordinate promptly so Customer can meet its legal deadlines. Ordinary assistance is included in the covered service; any charge for exceptional work must be agreed in advance and must not impede legally required cooperation.

10. Security Incident response

HOUSBE will notify Customer without undue delay after becoming aware of a Security Incident affecting Customer Personal Data and will comply with any shorter applicable deadline. HOUSBE may provide information in stages and will not delay an initial notice solely because its investigation is incomplete. Notice will identify, as known, the nature of the incident, affected data and individuals, likely consequences, containment measures and an incident contact.

HOUSBE will investigate, contain, mitigate and reasonably assist Customer. Customer is responsible for notifications required of it; HOUSBE remains responsible for notifications independently required of HOUSBE. Neither party will make an announcement naming the other without coordination unless required by law. Notice is not an admission of fault. This provision does not impose a universal 72-hour deadline on every type of breach or jurisdiction.

11. Audits and compliance information

HOUSBE will make available information reasonably necessary to demonstrate compliance and allow and contribute to audits and inspections by Customer or its qualified independent auditor. Where sufficient, parties may use security documentation, questionnaires or appropriate independent reports. Customer will give reasonable notice, protect confidential information and avoid unnecessary disruption. These arrangements must not prevent an audit required by law, a regulator or a material incident.

Audits will not expose other customers' data or confidential information unrelated to the covered processing. If a deficiency is identified, the parties will document reasonable corrective steps and timing. No clause limits a regulator's lawful authority or Customer's mandatory right to verify compliance.

12. Retention and service termination

HOUSBE will retain Customer Personal Data only for the instructed service duration and retention periods in DPA Processing Schedule A, subject to applicable law. At the end of the covered service, Customer may elect return in an

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agreed usable format or secure deletion; HOUSBE will also delete remaining copies unless lawful retention is required. DPA Processing Schedule A specifies the export window, active-system deletion deadline and backup deletion cycle agreed with Customer.

Data temporarily retained in backups will be isolated from ordinary use, protected and deleted on the agreed cycle. If restored for recovery, deletion instructions will be reapplied. Legally required retained data will be limited to what is necessary, restricted to that purpose and deleted when the requirement ends. HOUSBE will provide reasonable confirmation of completion upon request.

A surviving license for authorized public listing content does not permit permanent retention or commercial reuse of private IDs, biometric information, banking records, credit information, applications, signed contracts or private messages. Any independently lawful public-content retention must be separately identified and must respect applicable privacy rights and third-party intellectual property rights.

13. U S state privacy requirements

Where the CCPA applies and HOUSBE qualifies as a service provider or contractor, the parties identify the specific business purposes in DPA Processing Schedule A. HOUSBE will not sell or share covered personal information; retain, use or disclose it outside those purposes, except as permitted by law; or retain, use or disclose it outside the direct business relationship, except as permitted by law. HOUSBE will not combine it with personal information from another person or its own interactions except as expressly permitted by the CCPA and its regulations.

HOUSBE will comply with applicable CCPA obligations, provide the same level of privacy protection required by that law, and notify Customer if it determines it can no longer meet these obligations. Customer may take reasonable and appropriate steps to verify compliant use and to stop and remediate unauthorized use. Where contractor certification is required, HOUSBE certifies that it understands and will comply with the applicable restrictions. These commitments apply only where the relevant statutory role and coverage exist.

Where another applicable U.S. state law requires processor terms, HOUSBE will follow instructions, preserve confidentiality, provide reasonable rights and assessment assistance, and permit required compliance verification. The parties will adapt their relationship if actual independent processing requires different terms. The DPA does not waive individuals' statutory rights or establish that an Opportunity disclosure is automatically exempt from sale or sharing rules.

14. Processing locations and overseas providers

DPA Subprocessor Schedule C will identify processing, storage and support access locations, including any outside the United States. HOUSBE will use overseas providers only within documented instructions and applicable U.S. legal and contractual restrictions. Customer may identify agreed location limits in DPA Processing Schedule A. Operating a U.S. platform does not by itself establish that every provider processes data exclusively in the United States.

This DPA is drafted for the U.S. service. It does not incorporate UK or European privacy schedules or transfer clauses. If the parties later introduce processing subject to another jurisdiction's requirements, they must assess that processing and agree any necessary additional terms before enabling it.

15. Priority changes and liability

This DPA prevails over the Main Agreement and product terms to the extent of a conflict concerning covered

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processing. Financing terms and content licenses do not override its privacy restrictions. Mandatory applicable law prevails. The Main Agreement otherwise remains in effect, including its liability provisions to the extent lawful; no limitation excludes non-excludable liability or binding obligations to individuals or regulators.

Material changes to this DPA or its processing purposes require documented agreement or another legally valid acceptance process. Publishing a broader website policy alone does not create new instructions to process Customer Personal Data. Operational subprocessor changes follow Section 8. Confidentiality, limited lawful retention, incident cooperation and other obligations that by their nature continue survive termination for as long as relevant data remains.

16. Notices and acceptance

HOUSBE privacy contact: privacy@housbe.com. General notices: info@housbe.com. Postal notices: HOUSBE, L.L.C., 900 N Federal Hwy, Ste 306, Hallandale Beach, FL 33009. Customer's privacy, security and authorized signatory contacts are recorded in DPA Processing Schedule A. A valid acceptance record must identify the Customer entity, representative, DPA version, schedules and date; account registration alone does not identify an otherwise unspecified controller.

Acceptance record: the Customer's legal name; the authorized representative and title; the signature or recorded electronic acceptance and its date; and HOUSBE's acceptance or countersignature and date, where required.

DPA Processing Schedule A — Covered processing and instructions

Completed for each Customer when this DPA is accepted.

Item	Entry agreed with each Customer
Customer and underlying agreement	Legal entity, address, account identifier, role agreement and order reference.
Legal roles	Customer as controller/business or authorized processor; HOUSBE's role for each covered operation.
Covered service and purpose	The specific hosted workspace, Customer-directed document processing or other service, and its business purposes. Independent lender underwriting is excluded.
Operations and instructions	Upload, storage, access, transmission, retrieval, the agreed AI operations in DPA Subprocessor Schedule C, and deletion, with the enabled features and authorized recipients.
Individuals and categories	The applicants, clients, representatives or participants concerned and the contact, property, message and document categories actually required.
Sensitive information	Financial, ID, biometric or other sensitive data only if actually within scope, with minimization and specific safeguards.
Duration and retention	Service term; retention by category; export window; deletion period after an instruction; backup cycle; legal retention exceptions.
Locations and contacts	Approved regions; privacy and security contacts; instruction authority; incident notice address and agreed response target.

Excluded unless expressly and lawfully added: public listing distribution for HOUSBE's own purposes; independent account and payment administration; a lender's own credit decisions; unauthorized reuse for marketing; and general-purpose AI training. An exclusion does not authorize prohibited processing.

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DPA Security Schedule B — Technical and organizational measures

The controls below are in place for the covered service. HOUSBE does not claim any certification or any control not listed here.

Control area	Measures in place
Access and room separation	HTTPS for every connection to housbe.com; a one-time code emailed at sign-in; rate limiting of sign-in and verification attempts; per-account device limits; role-based access to administrative tools; server-side rules that keep each lender in a Financing Deal Room to its own thread and the documents shared with it.
Data protection	Every payment is verified with PayPal on the server before delivery; full card numbers are never stored; identity checks store keyed one-way fingerprints, not full ID numbers, and never ID images or selfies.
Operations and recovery	Deal Room documents keep version history and an append-only audit trail; consent records are written once and never edited; backup copies are kept out of ordinary use and overwritten in the normal cycle.
People and providers	Confidentiality obligations for staff and the development contractor with support access; access removed when no longer needed; AI processing limited to the features in DPA Subprocessor Schedule C.
Incident response and review	Incidents are investigated and contained, and Customer is notified as Section 10 requires.

DPA Subprocessor Schedule C — Authorized subprocessors

Customer authorizes the subprocessors below. Processing and support-access locations for each are given to Customer before acceptance. Providers that decide their own purposes, such as Didit for identity checks and PayPal for payments, act under their own terms and are not subprocessors under this DPA.

Subprocessor	Processing
Amazon Web Services	Cloud hosting and storage of the service and its data.
OpenAI	AI summaries and document-type suggestions for documents uploaded to a Document Center, and the AI features in Schedule G.
Kyptronix LLP	Software development and support, with access to systems only as needed for that work.
Google	Email delivery, and maps and places for property pages.
Twilio	Text-message delivery, only where a covered service sends texts.

Schedule QElectronic Records and Signature Consent

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.

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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. 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.

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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.

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.

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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 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

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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, 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

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"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 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).

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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 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.

Schedule ROptional Marketing and TCPA Consent

Applies to: Only users who independently choose an applicable channel.

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.

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1. Scope and voluntary choice

Marketing consent is optional for every role, including buyers, renters, owners, FSBO sellers, landlords, developers, agents, HIAA members, Super Agents, lenders, guests and invited participants. A user may register, purchase an available service and use a Deal Room without opting into marketing. Do not place marketing consent inside the required agreement package.

HOUSBE's registration forms offer one optional, unticked marketing box that covers HOUSBE's promotional emails, marketing calls and marketing texts. The box names each channel, the sender, the email address and the telephone number, and carries the full disclosure inside it. Consent applies to the sender, address or number, purpose and technology identified when given. Providing a phone number or accepting Terms is not itself acceptance of this optional marketing package. A form that offers the channels separately keeps each as its own unticked choice, and selecting one channel does not silently select another.

The user must control the email address or be the subscriber or customary user authorized to consent for the stated phone number. A company representative cannot automatically opt every employee, client or co-borrower into telephone marketing. Actual recipients make their own applicable choices.

2. The optional marketing box

Registration forms show one unticked box labelled "HOUSBE marketing (optional)". Its wording:

"I would like HOUSBE, L.L.C. to send me promotional emails about HOUSBE services, property tools, Opportunities, events and offers at the email address I provide, and marketing calls and texts at the telephone number I enter on this form." The form shows the number the person typed in that place.

Record the confirmed email, wording version, sender and affirmative choice, once for each of the three channels the box covers. No signature on a purchase agreement, loan application or unrelated consent is implied. HOUSBE uses opt-in as its policy; this document does not state that federal CAN-SPAM universally requires prior opt-in.

3. Disclosure for marketing calls and texts

The box shows the telephone number you entered, with its country code, the named sender and the complete disclosure, inside the box itself. The disclosure is never only inside a PDF or a collapsed legal list.

The box carries this disclosure for the calls and texts it covers:

"By ticking this box and creating my account, I electronically sign and authorize HOUSBE, L.L.C., directly or through providers acting on its behalf, to send advertising and telemarketing messages by call and text to the telephone number shown in this box. This may include calls or texts using an automatic telephone dialing system, and calls using an artificial or prerecorded voice, including an AI-generated voice, if those technologies are used. I understand that consent is not a condition of registering, buying any property, goods or services, or obtaining financing. Message and data rates may apply."

A second line in the box says that the choice, or any one channel of it, can be withdrawn at any time, by the unsubscribe link in a promotional email, by replying STOP to a text or by telling a caller to stop, and links this Schedule, which lists every way in Section 6. The form prints no email address.

HOUSBE does not currently place marketing calls or send marketing texts, and it does not use AI-generated voices. If

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it starts, it will contact only numbers whose owners ticked the box; message frequency varies; reply HELP to a text for help and STOP to stop; support is at info@housbe.com.

A provider sending on HOUSBE's behalf is covered only within HOUSBE's selected program and lawful authority; that provider does not obtain permission to promote its own unrelated services. Preserve the disclosure with the number and signing action. If only manual calls are offered, prepare accurate manual-call wording and assess applicable do-not-call and state rules rather than representing every call as automated.

4. Marketing by independent professionals

HOUSBE does not currently collect marketing consent for independent professionals. A professional who wants to market independently must be identified to the user, with its own applicable channel choices and disclosures. HOUSBE's design shows the sender's legal or approved business name and lets the user choose before independent marketing contact. "HOUSBE and participating professionals" is not used here as permission for an undisclosed changing group.

For covered professional marketing calls or texts, adapt Section 3 to the named professional, the user's selected channels, the actual technology and that professional's withdrawal contacts. The authorization must not describe the independent lender as HOUSBE or imply that HOUSBE supplies the loan.

Any such choice will name the actual sender and its support details, and HOUSBE will record the specific list selected at acceptance. A later update to a partner directory cannot silently expand an earlier grant.

Sender-specific selection is HOUSBE's design, not a statement that the vacated FCC one-to-one consent rule is currently mandatory. Multiple identified senders require clear actual permission and review of the applicable rules and circumstances. Each sender remains responsible for its contact practices.

5. Contact for a specific user request

Requests for a viewing, property inquiry, callback or financing service are distinguished from general promotional enrollment. The request screen explains who receives the information, the requested purpose and chosen contact channels. Responding to that request still requires the appropriate legal basis for the technology and content used.

Model request wording: "I ask HOUSBE to send the information I submit for this request to the professionals identified or authorized through the request process so they can respond to my property or financing request. I select how they may contact me below. This does not enroll me in unrelated marketing."

Show separate channel choices for in-platform communication, email, calls and texts as appropriate. Where the proposed communication requires additional express or written consent, present that specific disclosure and signing step; the generic request wording above is not a substitute.

In financing, identify how providers join, the applicant's lender seat limit, the limited pre-joining summary and the full request disclosure. Reveal email and phone only under the applicable request choices. No telephone marketing consent is required solely to communicate through the private Financing Deal Room. Joining a request, selecting a lender or marking Deal Complete does not authorize a credit report or constitute loan approval.

A callback requested from HOUSBE staff is not automatically a marketplace Opportunity. Assignment to a professional for a response follows the disclosed service scope. Optional general marketing must remain a separate

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step. Channel selection alone does not resolve statutory sale or sharing classifications; address those in the Privacy Policy and applicable choices.

6. Withdrawal and suppression

For HOUSBE promotional emails, use the unsubscribe link or contact privacy@housbe.com. For calls, tell the caller to stop or contact us. For texts, reply STOP; other reasonable withdrawal language or methods are also honored as applicable. A user is not required to use only one exclusive route or log into an account to make a valid opt-out.

We process withdrawal promptly within the applicable deadline. Independent senders provide their own opt-out methods and honor requests they receive. Where a request reaches HOUSBE for a routed program, HOUSBE records it and passes the relevant instruction to the responsible sender where appropriate.

HOUSBE's policy is to stop all HOUSBE promotional calls and texts to a number after a broad request to stop telephone marketing, unless the user clearly requests a narrower lawful change. Do not reinterpret a general STOP as permission to keep calling. If a clarification is legally permitted, it must not delay suppression or contain marketing.

Withdrawal does not cancel a purchase, lease, loan application or account. Necessary service notices use a lawful method and basis; they must not conceal promotional content. A service-message permission must be evaluated separately rather than assumed to survive every revocation.

A minimal suppression record may be retained to honor the opt-out, under the Privacy Policy and applicable retention requirements. Re-entry of the same number, an imported Opportunity, a new account or a referrer must not erase suppression. New enrollment requires a genuine later affirmative choice supported by appropriate evidence.

7. Program administration and privacy

Marketing permission is recorded separately from Terms acceptance, Privacy Notice acknowledgment, E-Sign Consent, financing recipient authorization, public-content licenses and credit permissions. The Privacy Policy explains information use and disclosure; this package does not waive applicable opt-out, deletion or other statutory rights.

Do not resell contacts, expand the sender list or reuse a financing document for promotional targeting under this Consent. Marketing withdrawal and privacy requests are distinct, but each must reach its appropriate operational workflow. Maintain evidence of the selected program and consent without keeping unnecessary sensitive records.

HOUSBE contact: privacy@housbe.com for withdrawal and privacy requests; info@housbe.com for general support. Postal address: HOUSBE, L.L.C., 900 N Federal Hwy, Ste 306, Hallandale Beach, FL 33009.

8. Selection screen

Choice	Default and scope
HOUSBE marketing (emails, calls and texts)	One box. Unchecked; HOUSBE only; the stated email address and telephone number, the named sender and the disclosed calling technology.
Independent professional marketing	Not offered at present. If offered: unchecked; the actual selected sender, channels and its own disclosure.
Contact for a specific request	Separate service step; identified purpose, authorized recipients and selected channels; additional consent where applicable.

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Registration works with the marketing box left unticked. Ticking or leaving it accepts no transaction contract and changes no other permission, and the acceptance record shows whether it was ticked, once for each channel.

Schedule SIdentity Notice, Biometric Consent and Retention Policy

Applies to: Only the disclosed identity and biometric workflow.

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.

Part A — Identity verification notice

1. Who requests verification and why

HOUSBE, L.L.C., 900 N Federal Hwy, Ste 306, Hallandale Beach, FL 33009, requests verification to check that the person using an account is the person identified by the submitted document, confirm liveness, reduce impersonation and fraudulent accounts, and apply the disclosed account eligibility rules. HOUSBE is a technology platform and is not a lender, mortgage broker or real estate broker. Independent lenders may perform their own legally required checks; this platform verification does not replace them.

HOUSBE uses Didit for the configured verification service. The provider details presented before collection must name the actual contracting and processing entities. Didit's notice identifies Didit Identity, Inc. as its entity for U.S. customers. Provider notices are available at https://didit.me/terms/privacy-policy/ and https://didit.me/terms/verification-privacy-notice/. Those notices supplement, and do not replace, HOUSBE's obligations.

2. Who is asked to verify and when

User or activity	Verification trigger and limits
Real estate agents and lenders	Before activation of the verified professional functions specified in the role agreement. License validation is a separate check.
Owners FSBO sellers and developers	At the disclosed owner onboarding or property authority workflow. ID verification alone does not establish ownership or marketing authority.
Company representatives	The individual verifies identity; the company's existence and the representative's authority require separate evidence.
Buyers renters and guests	Only when a specified feature or security review requires it, such as an identified financing or access workflow. Browsing alone does not require this biometric consent.
Reverification or account recovery	A new disclosed verification when reasonably necessary. Persistent face authentication or face search is not authorized by an earlier one-time consent.

The verification screen must explain why the check applies to you, what access depends on completing it, and whether an alternative is available. Do not submit another person's document or face capture. HOUSBE accounts are intended for adults; this notice does not authorize collection from minors.

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3. What information is processed

The categories used in HOUSBE's workflow are listed below. A photograph and a derived biometric identifier are distinct categories; their treatment depends on the technology and applicable law, not the label used in the interface.

Category	Purpose and handling
Document media and extracted fields	Didit checks the document. HOUSBE receives first and last name, date of birth, document type, the last four characters of the document number, issuing state, expiry date and nationality, never the document images.
Selfie and liveness captures	Didit captures a selfie with a short liveness check to confirm a live person and compare that person with the document portrait. HOUSBE receives none of it.
Biometric identifiers and derived data	Didit derives facial geometry from the selfie and the document portrait to compare them. Didit holds and deletes it; HOUSBE has no copy.
Results and technical records	HOUSBE stores the session reference, status, decision time and review outcome, and records the consent (version, time, IP address and browser).
Duplicate account token if used	A keyed HMAC-SHA-256 fingerprint of the document number and date of birth (and of any personal number on the ID) applies the one-account rule. It is protected identifying data, not anonymous.

HOUSBE does not download or store Didit's raw materials: Didit holds them, and authorized HOUSBE staff can view a session in Didit's console only when reviewing a result. Provider storage is not the same as absence of HOUSBE responsibility. An image-free face template remains biometric data and is never represented as an anonymous account token. Separately, 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 review by staff, without facial recognition.

4. Purpose and scope of biometric processing

Where face verification is enabled, the permitted purpose is the disclosed identity comparison, liveness and anti-spoofing check for the identified HOUSBE session and necessary review of that session. Didit's comparison creates facial geometry for the session, destroyed as Section 10 states. Persistent templates, one-to-many face search, future biometric authentication and cross-customer matching are excluded from this consent unless separately reviewed, disclosed and validly authorized before activation.

HOUSBE will not sell, lease, trade or otherwise profit from biometric identifiers or biometric information. It will not use ID images, face captures or biometric data for advertisements, public listing content, general-purpose AI training or unrelated model improvement under this consent. Ordinary document-summary AI must not receive verification media or biometric data through this workflow.

HOUSBE does not authorize Didit to use HOUSBE verification data to train or improve its models. Processing genuinely necessary for the authorized verification or a lawful security obligation remains limited to that purpose.

5. Recipients and restricted access

Verification data may be handled by the named Didit entities and approved supporting providers to perform the disclosed check. Authorized HOUSBE personnel may access the approved data where necessary to review results, resolve an issue or secure the account. HOUSBE limits access by role and need.

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The consent identifies permitted recipients for the stated verification purpose. It is not unrestricted permission for redisclosure. Every disclosure must also be independently permissible under applicable state law; a generic consent does not override a statutory restriction. Lawful requests will be assessed under the applicable legal requirements. A lender, agent or room participant does not receive your ID, selfie or biometric data merely because they interact with you on HOUSBE.

Didit's notice states where it stores and processes verification data. A U.S. customer account does not itself guarantee U.S.-only processing. This document does not add UK or European legal schedules to the U.S. service; it requires accurate disclosure of actual provider locations.

6. Automated results errors and review

Automated document, face or liveness checks can produce inaccurate or inconclusive results. HOUSBE may use an authorized human review or request a new capture within the disclosed workflow. A failed check does not itself establish fraud. Contact support@housbe.com to report an error or accessibility difficulty and request the review path identified for the feature.

A verified badge means only that the identified verification check was completed with the stated result. It is not a background check, credit approval, appraisal, ownership determination, license approval or endorsement. Users and professionals must independently assess the additional evidence needed for their transaction.

7. Public badge and profile information

HOUSBE may display the approved verification status and badge on relevant account, profile and property pages. Raw ID documents, document numbers, birth dates, selfies, liveness media and biometric information are not public badge information. Verification materials do not become public profile content through the public listing license.

Nationality obtained from an ID is not displayed beside the verification badge. Any optional country field for a public profile must be separately explained and chosen by the user and must not be presented as verified nationality without a lawful, accurate basis. Do not use nationality, facial appearance or another protected characteristic to discriminate in housing, lending or access decisions.

8. Declining consent fees and alternatives

You may decline biometric collection before it begins. If the requested feature requires a verified account, declining may prevent activation of that feature. HOUSBE does not currently offer a non-biometric route for the sign-up identity check: if you decline, the check does not start and the features that need a verified account stay unavailable. Contact support@housbe.com for the available review or accessibility arrangements.

Any verification fee must be shown separately before payment, including amount, payee, covered service, failed-check and retry treatment, and applicable refund terms. Paying a fee does not constitute biometric consent, guarantee a verified result or guarantee financing. Changing or withdrawing consent does not itself settle an independently governed refund request.

9. Requests withdrawal and notices

Contact privacy@housbe.com for access, correction, deletion or withdrawal requests concerning HOUSBE verification. HOUSBE may request reasonable proof of identity without requiring a new biometric check by default. It will

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coordinate with the provider as appropriate and explain applicable restrictions or legal exceptions. Where Didit handles a purpose independently, its privacy contact is privacy@didit.me.

Withdrawal stops future consent-based biometric collection or use within the scope of the withdrawal, subject to applicable law. HOUSBE will assess and implement deletion and explain any lawful residual retention. Withdrawal does not retroactively undo a completed verification, but the badge or feature access may change where necessary. Mandatory privacy rights and complaint rights are not waived.

Part B — Public retention and destruction policy

10. Retention rules

HOUSBE applies the shorter of the period stated for the category, the period necessary for its purpose, and any applicable statutory deadline.

Record	Rule
Temporary facial templates and biometric comparison data	Created and held only by Didit for the session. Destroyed when the verification or authorized review purpose is satisfied, under Didit's verification notice, and never later than the statutory limits below.
Persistent retained templates and face search indexes	Not used in HOUSBE's workflow. No reusable biometric identification database is created for HOUSBE.
Raw ID selfie and liveness media	Held by Didit, not HOUSBE; Didit keeps or deletes them under its verification notice. HOUSBE does not download or keep copies.
Minimum verification result and account token	Kept while the account exists and up to three years after it closes, to apply the one-account rule and prevent fraud, then deleted. This category holds no biometric information.
Consent and deletion evidence	Kept while the account exists and three years after it closes, to show what was agreed and deleted. Kept apart from any raw biometric record.
Backups support copies and exceptions	HOUSBE holds no biometric data, so its backups hold none; backups of results are overwritten in their normal cycle. Every copy remains subject to applicable biometric destruction deadlines; a backup policy is not a blanket extension.

Where Illinois BIPA applies, HOUSBE will make its biometric retention policy public and permanently destroy covered biometric data when its initial collection purpose is satisfied or within three years of the person's last interaction, whichever occurs first, absent the statute's valid court warrant or subpoena exception. Three years is an outer limit, not permission to retain data after purpose completion.

Where Texas biometric law applies, follow its notice, capture, disclosure and destruction requirements, including destruction within a reasonable time and no later than one year after the collection purpose expires, subject to applicable statutory exceptions. Assess the actual workflow and current statutory coverage; do not assume a broad consent or a fraud-prevention label resolves applicability. Other applicable state requirements may be stricter or require additional terms.

11. Permanent destruction and deletion verification

HOUSBE will securely delete or destroy covered data from its own systems and instruct relevant providers to complete

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the required purge. Deletion must cover media, extracted biometric information, templates, indexes, review copies and applicable backups. Do not treat removal of a visible session or account as proof that every biometric record has been destroyed.

Any permitted preservation must identify the data, legal authority, purpose, restricted access and end condition. HOUSBE will review the exception and destroy the retained data when required. An ordinary business preference or public-content license is not a biometric retention exception. Reasonable records of deletion may be kept without retaining the underlying biometric material.

HOUSBE will protect verification data using reasonable care appropriate to sensitive information, with controls no less protective than those applied to its other confidential information where required. Actual safeguards and provider commitments must be confirmed; this document does not assert a HOUSBE certification or perfect security.

Part C — Separate biometric consent and written release

On agent, lender and owner sign-up checks this section is shown before the camera opens or any capture begins. The consent box is unticked and separate from the Terms of Service and optional marketing.

Verification purpose: identity comparison, liveness and anti-spoofing for this HOUSBE verification session, and staff review of the result where needed.

Provider and permitted supporting recipients: Didit (Didit Identity, Inc. for U.S. customers) and the supporting providers Didit names in its verification notice.

Biometric categories: facial geometry Didit derives from your selfie and the photo on your ID, and liveness signals.

Collection and use duration: this verification session and its review only; destroyed as Section 10 states.

Storage and access locations: Didit's systems, as its notice describes. HOUSBE stores no images or biometric data.

HOUSBE data access and retention: the result and the ID fields in Section 3, and the keyed fingerprint, kept as Section 10 states.

Alternative and consequence of refusal: no non-biometric route is offered for the sign-up check; without consent the check does not start and the features that need a verified account stay unavailable. Contact support@housbe.com about accessibility arrangements.

Separate consent checkbox text

"I have read the HOUSBE Identity Verification Notice and the displayed retention schedule. I consent to HOUSBE, L.L.C. and the named verification provider and permitted supporting recipients collecting, obtaining, processing and storing the biometric information identified above solely for the stated verification purpose and duration. I authorize the described verification-related disclosures only to the extent permitted by applicable law. I understand that this consent does not authorize public disclosure, sale, model training or unrelated reuse of my biometric information. I voluntarily execute this electronic consent and written release before collection."

HOUSBE records your name, the account or session reference, the time of your affirmative action, and the notice and consent version.

A typed name, affirmative electronic signature or other legally valid electronic execution may be used where

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appropriate. HOUSBE records the execution evidence, and this Schedule can be downloaded as a retainable copy. A prechecked box, continued browsing or payment alone is not this consent. This release does not waive statutory rights or release HOUSBE from responsibility for violations.

Schedule TDMCA and Copyright Policy

Applies to: Copyright complainants and affected content providers.

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 content rights

HOUSBE respects copyright and expects users to upload or publish only material they own, have permission to use or may otherwise lawfully use. Owning a property does not necessarily mean owning its photographs, plans or listing text. Agents, owners, developers and other users must confirm the rights needed for their submissions, including any platform license they grant.

A license granted to HOUSBE applies only to rights the uploader can lawfully grant. Even a license that survives listing removal or account closure does not override a third party's copyright or prevent a valid infringement complaint. AI-generated material, imported listings, external links and syndicated data may raise rights questions; none is automatically exempt merely because of its source or label.

This Policy supplements the Terms of Service and Acceptable Use Policy. The U.S. Digital Millennium Copyright Act notice process is distinct from ownership claims, privacy requests, trademark complaints, inaccurate property information and contract disputes. HOUSBE does not determine property title or provide legal advice through this process.

2. Designated agent for copyright notices

Submit statutory copyright notices and counter-notifications to the HOUSBE Designated Agent using the verified details below. General customer support is not a substitute for the published designated-agent route. Before publication, these details must match an active designation for the correct service-provider entity in the U.S. Copyright Office directory.

Agent detail	Information
Designated agent	Marianna Williams — HOUSBE, L.L.C. DMCA Agent
Mailing address	900 N Federal Hwy, Suite 306, Hallandale Beach, FL 33009
Email	dmca@housbe.com

The U.S. Copyright Office's public directory of designated agents is at https://www.copyright.gov/dmca-directory/. Posting an email address or this Policy alone does not establish safe-harbor eligibility.

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3. What a copyright notice must identify

The copyright owner or a person authorized to act for the owner should send a written notice substantially containing the required information under 17 U.S.C. section 512(c)(3). Use the checklist below to identify the claim accurately.

- A physical or electronic signature of the person authorized to act for the owner of the exclusive right allegedly infringed.
- Identification of the copyrighted work at issue, or a representative list where a single notice covers multiple works at one online site.
- Identification of the allegedly infringing material and information reasonably sufficient for HOUSBE to locate it, such as the exact URL, property or document identifier, and the particular image or file.
- Contact information reasonably sufficient to reach the complaining party, including address, telephone number and email address if available.
- A statement of a good-faith belief that the complained-of use is not authorized by the owner, the owner's agent or law.
- A statement that the notice information is accurate and, under penalty of perjury, that the complaining party is authorized to act for the owner of the exclusive right allegedly infringed.

Identify the specific material rather than demanding removal of an entire property record without explanation. For restricted Deal Room content, provide an internal identifier and a secure explanation; do not distribute another person's private financial or identity records to demonstrate a copyright claim. Contact the agent for an appropriate secure submission method if needed.

4. Rights review and unsupported claims

Before submitting a notice, consider relevant permissions, licenses and lawful uses, including fair use where applicable. Do not assert copyright in facts, an address or property ownership alone. Original photographs, illustrations or text may be protected even when the property details they depict are factual. HOUSBE may request clarification where a notice is incomplete or does not adequately identify material.

Knowingly material misrepresentations about infringement or mistaken removal may expose the sender to liability under 17 U.S.C. section 512(f). Do not use notices to suppress lawful criticism, gain control of a listing, resolve a payment dispute or harass a competitor. A notice is a legal statement; obtain legal advice if uncertain about your rights.

5. Response to an infringement notice

HOUSBE will evaluate received notices and respond expeditiously to qualifying claims by removing or disabling access to the identified material as appropriate. It will take reasonable steps to notify the affected user of the action and the counter-notification route. HOUSBE may also act on other legally relevant information consistent with applicable law; the notice process is not the only basis for action.

Removal may apply to a particular image, file, listing component, search result or other identified location. HOUSBE may preserve limited records for handling the dispute, compliance and lawful evidence needs without continuing public distribution of the material. A disabled public image does not require disclosure of a private room or deletion of unrelated transaction records.

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HOUSBE is not a court and does not adjudicate final ownership or infringement liability through this process. It may seek clarification, document the decision and coordinate with the source provider for imported materials. It will not treat an uploader's broad license as proof that the uploader owned the contested rights.

6. Counter notification by an affected user

If material you posted was removed or access disabled because of a copyright claim and you believe the action resulted from mistake or misidentification, you may send a written counter-notification to the Designated Agent. A general disagreement or proof of property ownership alone is not a complete counter-notification.

A counter-notification must substantially include the elements required by 17 U.S.C. section 512(g)(3):

- Your physical or electronic signature.
- Identification of the removed or disabled material and its location before the action.
- A statement under penalty of perjury that you have a good-faith belief the material was removed or disabled because of mistake or misidentification.
- Your name, address and telephone number; consent to the jurisdiction of the federal district court for the judicial district in which your address is located, or, if your address is outside the United States, any judicial district in which HOUSBE may be found; and an agreement to accept service of process from the original notice sender or that person's agent.

This jurisdiction consent concerns the statutory counter-notification process. It is not replaced by the mediation or dispute-location clause in the Terms of Service. Consider legal advice before providing a counter-notification, particularly because your identity and contact details will be shared with the original complaining party.

7. Forwarding and restoration procedure

Upon receiving a qualifying counter-notification, HOUSBE will promptly provide a copy to the original notice sender and inform that sender that it will replace the material or cease disabling access in 10 business days. Under the applicable statutory procedure, restoration occurs no earlier than 10 and no later than 14 business days after receipt of the counter-notification, unless the Designated Agent first receives notice that the original complaining party filed an action seeking a court order to restrain the user's infringing activity relating to the material.

A court-action notice should identify the filed action and provide sufficient information for verification. Threatening to sue or announcing an intention to file is not the same as reporting a filed action. HOUSBE will handle valid legal orders according to their terms.

A counter-notification addresses the copyright removal. An independent, documented restriction under another applicable policy or legal obligation may still affect access, such as a privacy or security restriction unrelated to the copyright claim. Such a restriction must not be used as a pretext to evade the statutory process. Withdrawal of a complaint may be considered separately and does not automatically resolve other lawful restrictions.

8. Repeat infringement and standard technical measures

HOUSBE adopts and will reasonably implement a policy for terminating, in appropriate circumstances, accounts of repeat infringers. It may also warn users, restrict uploads or remove content consistent with the Terms and law. Relevant considerations may include supported infringement reports, counter-notifications, withdrawals, court

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outcomes, repeated reposting and efforts to evade restrictions. A single unsupported accusation is not automatically a conclusive infringement finding.

HOUSBE will accommodate and not interfere with standard technical measures within the meaning of 17 U.S.C. section 512(i). Users must not circumvent copyright controls, remove rights information to conceal unauthorized use or repost removed material to evade an unresolved restriction. This Policy does not announce an arbitrary fixed strike count or promise universal proactive scanning.

9. Privacy and records of notices

HOUSBE may share relevant notices and supporting information with the affected user, original claimant, advisers or providers as necessary to administer the claim, and as required or permitted by law. A qualifying counter-notification will be forwarded to the original notice sender. Do not include unnecessary ID copies, bank information or unrelated private files in your submission.

HOUSBE will retain claim records for the approved dispute-handling, repeat-infringer administration and lawful preservation purposes, subject to the Privacy Policy and a defined retention schedule. Restricted records will be accessible only as appropriate for those purposes. Handling a notice does not authorize HOUSBE to use private submissions as public listing content.

10. Other complaints and platform content

Issue	Appropriate route
Copyright in a user uploaded photo video text or file	Designated-agent notice process in this Policy; identify the exact material.
Ownership or listing authority dispute	Property claim or support process under the owner or agent agreement; send appropriate authority evidence securely.
Privacy exposure or unauthorized private access	privacy@housbe.com or security@housbe.com; use the privacy or security process rather than a false copyright claim.
Trademark impersonation or misleading branding	support@housbe.com with the relevant rights and identified use; additional legal review may be required.
Imported or syndicated material	Identify the HOUSBE record and specific copyrighted work; HOUSBE will assess its source and the appropriate response.
Material created or supplied by HOUSBE itself	Identify the material and legal claim through the designated-agent contact for routing; eligibility for a particular safe harbor depends on the facts.

11. Policy updates and general notices

HOUSBE will maintain current designated-agent information and update this Policy when needed. Changes do not remove statutory notice rights or validate an unauthorized earlier use. Mandatory law controls. General notices may be sent to info@housbe.com or HOUSBE, L.L.C., 900 N Federal Hwy, Ste 306, Hallandale Beach, FL 33009; copyright notices should use the verified agent details in Section 2.

General legal notices may be sent to legal@housbe.com.

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