

HOUSBE, L.L.C.

Deal Room Terms and Message Retention

Schedule F of the HOUSBE Master Terms of Service

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This is Schedule F of the [HOUSBE Master Terms of Service](#), Version 1.0, shown on its own. The text is the same as in the complete document, which also contains Part I and the other schedules. [Open it in the complete document.](#)

Applies to: 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.

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 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 HOUSEBE 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. HOUSEBE 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

HOUSEBE retains room data for the purposes and periods specified in the Retention Schedule below, subject to privacy 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. HOUSEBE 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 HOUSEBE data. HOUSEBE 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@hoube.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. HOUSEBE 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.

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.