

HOUSBE, L.L.C.

Financing and Refinancing Terms

Schedule E of the HOUSBE Master Terms of Service

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

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 The version published there is the current version and governs if this copy is out of date.

This is Schedule E 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: 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 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.

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 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 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.