

PRIVACY POLICY — CapitalConnectMe LLC (Capital Connect AI)

Effective Date: November 7, 2025

Last Updated: November 7, 2025

1. Overview

CapitalConnectMe LLC (“Company,” “we,” “our,” or “us”) owns and operates the Capital Connect AI platform and related websites and services (collectively, the “Platform”). This Privacy Policy explains how we collect, use, disclose, and protect information when you use the Platform. By using the Platform you consent to the practices described below.

U.S.-only: The Platform is offered only for users located in the United States. We do not provide services outside the U.S.

2. Information We Collect

We collect information that you provide and that we generate or obtain from third parties to deliver Platform services:

A. Account & Contact Data — name, email, phone number, company name, user role, and billing details.

B. Property & Deal Data — property addresses, purchase agreements (PSAs), rehab budgets, scope of work, photos, blueprints, contractor information, comp inputs, and other deal documents you upload.

C. Financial Data — credit scores, bank statements, income documents, proof of funds, tax documents, or other financial materials you voluntarily provide for deal analysis or loan facilitation.

D. Usage & Technical Data — device information, operating system, browser type, IP address, session logs, cookies, crash reports, and performance metrics.

E. Third-Party Data — public or licensed property and analytics data obtained from confidential third-party providers (we do not publicly disclose vendor identities). These providers’ integration methods and identities are Company trade secrets.

F. Communications — support requests, chat transcripts, emails, and recordings you authorize.

We do **not** knowingly collect personal information from children under 18. If we learn we have collected such information, we will delete it.

3. How We Use Your Information

We use your information to:

- Provide, operate, and improve the Platform and its AI features.
- Generate valuations, ARV estimates, DSCR ratios, rent projections, and risk analyses (collectively, “Analytical Outputs”) and to present loan options where you request them.
- Facilitate introductions to third-party lenders or brokers in states where non-QM loans and similar products are permissible. (We are not a lender; see Section 7.)
- Communicate product updates, security alerts, and billing notices.
- Detect and prevent fraud, abuse, and illegal activity; run internal audits; and enforce our Terms.
- Comply with legal obligations and respond to valid legal process.

We do **not** sell your personal information.

4. Sharing & Disclosure

We disclose Personal Information only as described below and as necessary to operate the Platform:

- **Service Providers:** Hosting, security, analytics, payment processors, and other vendors under contract with confidentiality and security obligations.
- **Financing Partners / Lenders:** Only when you request loan facilitation or introduction, and only to lenders or brokers who have lawful authority in the applicable jurisdiction.

- **Legal Process / Safety:** To comply with law, government requests, subpoenas, or to protect rights, property, safety, or legal claims.
- **Business Transfers:** If the Company is merged, acquired, or sells assets, user data may be transferred as part of that transaction subject to confidentiality obligations.

All recipients must use data only for authorized purposes and protect it consistent with this Policy.

5. Financial Data Handling & Regulatory Considerations

When you supply financial documents or credit information, you authorize their use for underwriting, analysis, and loan facilitation. We treat non-public personal financial information consistent with principles analogous to the Gramm-Leach-Bliley Act (GLBA) and the Fair Credit Reporting Act (FCRA), and we require third-party partners that access such data to maintain appropriate protections.

We are **not** a consumer reporting agency. If and when we obtain consumer credit reports on your behalf, we will do so only with your explicit consent and only through authorized, lawful providers.

6. Data Security

We implement industry-standard security: TLS/SSL encryption in transit, encryption at rest, access controls, role-based permissions, network firewalls, logging, and monitoring. Internal access is limited to authorized personnel who require access to perform job duties.

No system is perfect. Despite our safeguards, breaches can occur. If a security incident affects personal data, we will notify affected users and authorities in accordance with applicable law and our incident response procedures.

7. Broker / Lending Facilitation Disclosure

CapitalConnectMe LLC **is not a lender**. The Platform may facilitate introductions to third-party lenders or brokers that offer non-QM loans or other investment financing where permitted by law. Availability of loan products and the legality of particular financing types vary by state. Any

financing is subject to the lender's underwriting, terms, and approval. We do not guarantee funding, terms, or legal compliance of third-party lenders.

8. Ownership of Analytical Outputs & Derived Data

Analytical Outputs (ARVs, DSCR ratios, rent projections, risk tags, market scores, and any derived data) are the proprietary, confidential property of CapitalConnectMe LLC. By using the Platform you grant us a perpetual, worldwide, royalty-free license to use, aggregate, anonymize, and analyze data (including your uploaded data) to improve Platform services. However, personally identifiable information will not be disclosed in aggregated reports without your consent.

You are granted a **limited, revocable license** to view Analytical Outputs via the Platform for internal use during your subscription; you may **not** copy, export, republish, resell, or distribute Analytical Outputs without our express prior written consent.

9. Cookies & Tracking

We use cookies and similar tracking technologies for authentication, preferences, analytics, and performance. You can disable cookies via your browser settings, but some features may degrade.

10. Your Rights & Choices

U.S. users can request access to, correction of, or deletion of their personal data and opt out of marketing communications by contacting **blaise@capitalconnect.me**. We will verify requests as required and respond within 30 days where legally required.

11. Retention

We retain data only as necessary for business, legal, and security purposes. Certain records may be retained longer for fraud prevention, compliance audits, or litigation defense.

12. Children

The Platform is not directed to children under 18. If you believe a minor has provided information, contact us to request deletion.

13. Changes to This Policy

We may update this Policy. Material changes will be posted on this page with a revised effective date.

14. Contact

CapitalConnectMe LLC

Email: blaise@capitalconnect.me

Website: www.capitalconnectai.com

TERMS OF SERVICE — CapitalConnectMe LLC (Capital Connect AI)

Effective Date: November 7, 2025

Last Updated: November 7, 2025

Read carefully. These Terms of Service (“Terms”) are a contract between you (“User,” “you,” or “your”) and CapitalConnectMe LLC (“Company,” “we,” “our,” or “us”). By accessing or using the Platform you agree to these Terms and our Privacy Policy. If you do not agree, do not use the Platform.

1. Services

The Platform provides AI-driven property analytics, deal analysis, underwriting estimators, and loan-facilitation introductions to third-party lenders where available. All Platform features are subject to availability and may change.

2. Non-Lender / Loan Facilitation Disclosure

The Company **does not originate, fund, or service loans**. We may facilitate introductions to third-party lenders or brokers for non-QM and other loan products in jurisdictions where such financing is lawfully available. The Company's role is limited to making introductions and providing technology and analytics. Any loan is entered into with a third-party lender under separate terms. We are not responsible for lender decisions, funding delays, or the legality of lender practices.

3. Eligibility & U.S. Only

You must be 18+ and located in the United States to use the Platform. You represent that you have authority to provide any information you submit.

4. Account, Security & Payment

You are responsible for maintaining account confidentiality. Notify us immediately of unauthorized use. Subscriptions and paid services are billed in advance and non-refundable for the billing period after it begins. You authorize us to charge your payment method for fees and applicable taxes.

5. Acceptable Use & Prohibited Conduct

You agree not to, and will not assist others to:

- Upload illegal, infringing, or harmful content.
- Circumvent Platform security, scan for vulnerabilities, or attempt to probe backend systems.
- Scrape, crawl, harvest, export, or publicly distribute Platform data or Analytical Outputs.
- Use the Platform for competitive analysis or to create a competing product.

- Use another user's account without permission.

Violations constitute material breach and may result in termination, injunctive relief, civil damages, and criminal referrals.

6. Intellectual Property

All rights, title, and interest in the Platform, software, code, models, algorithms, and Analytical Outputs are the exclusive property of CapitalConnectMe LLC. No rights are granted except the limited, revocable license to use the Platform during your subscription.

7. Proprietary Analytics & Valuations

All ARVs, DSCR ratios, rent projections, risk tags, market scores, and similar outputs ("Analytical Outputs") are estimates produced by Company's proprietary methods and confidential third-party data. Analytical Outputs:

- **Are informational only** and not appraisals or guarantees.
- **May be inaccurate** due to incomplete or stale data.
- **Must not** be the sole basis for lending, investment, or legal decisions.

You acknowledge and agree that the Company disclaims all liability for decisions you make based on Analytical Outputs.

8. No Reliance; Professional Advice

You agree not to rely solely on the Platform. Consult licensed professionals (attorneys, CPAs, appraisers, or underwriters) before making real-world decisions.

9. User Content & Representations

You retain ownership of content you upload, but you grant Company a worldwide, royalty-free license to use, process, and analyze such content for Platform operations and improvements. You represent that your content does not violate third-party rights and that you have all necessary permissions. You indemnify us against any claims arising from your content.

10. Anti-Scraping, Confidential Infrastructure & Liquidated Damages

The design, architecture, integrations, and data pipelines of the Platform are confidential trade secrets. You may not attempt to identify, map, reverse-engineer, or disclose those systems.

Anti-Scraping / Reverse Engineering: You will not scrape, crawl, use bots, or otherwise attempt automated access to the Platform. Any attempt to access or reveal proprietary integrations or APIs is a material breach.

Liquidated Damages: You acknowledge unauthorized scraping, reverse-engineering, or disclosure causes irreparable harm. In addition to injunctive relief, Company may seek liquidated damages of \$25,000 per incident (or actual damages if greater).

11. API Credentials & Security

Any API keys, tokens, credentials, or service secrets issued by Company remain Company property. You must protect credentials and report compromises immediately. Unauthorized use is a breach and may result in civil and criminal liability.

12. Monitoring, Audit & Enforcement

We monitor usage for security, compliance, and product improvement. We may suspend or terminate accounts, block IPs, or take legal action for suspicious or prohibited activity.

13. Payment, Refunds & Billing Disputes

All fees are non-refundable after the billing period starts. You are responsible for maintaining accurate billing information. Billing disputes must be raised within 30 days of the charge.

14. Limitation of Liability

To the maximum extent permitted by law, Company's aggregate liability for any claim arising out of or related to these Terms or the Platform is limited to the greater of (a) the total fees you paid to Company in the 12 months preceding the claim, or (b) \$5,000. Company is not liable for indirect, incidental, consequential, special, or punitive damages, including lost profits, even if advised of the possibility of such damages.

15. Indemnification

You agree to indemnify, defend and hold harmless CapitalConnectMe LLC and its officers, directors, employees, agents, and affiliates from and against any losses, liabilities, damages, fines, penalties, claims, costs and expenses (including reasonable attorneys' fees) arising from: (a) your breach of these Terms; (b) your content; (c) your misuse of the Platform; or (d) your violation of applicable law.

16. Arbitration, Class Waiver & Governing Law

Any dispute relating to these Terms or the Platform shall be resolved by binding arbitration before the American Arbitration Association, under its Consumer Rules, in Dallas County, Texas. You and Company each waive the right to a jury trial and to participate in class or representative actions. Texas law governs these Terms.

17. Termination

Company may suspend or terminate access for any reason, including suspected violation of these Terms. You may cancel your account by contacting blaise@capitalconnect.me; cancellation takes effect at the end of the paid billing period unless immediate termination is requested.

18. Data Retention & Deletion

We retain data as described in the Privacy Policy. To request deletion or data access, contact **blaise@capitalconnect.me**. We may retain certain records to comply with legal, tax, or audit obligations.

19. DMCA & Copyright Claims

If you believe your copyrighted work has been used in a way that constitutes infringement, send a DMCA takedown notice to **blaise@capitalconnect.me** including the required statutory information. We will respond in accordance with law.

20. Export Control & Compliance

You agree to comply with all applicable export laws and regulations. You will not use the Platform to violate sanctions or export-restricted activities.

21. Updates to Terms

We may modify these Terms. Material changes will be posted on the Platform with an updated “Last Updated” date. Continued use constitutes acceptance of revisions.

22. Miscellaneous Provisions

- **Severability:** If a court invalidates any provision, the remainder remains in force.
 - **Waiver:** Failure to enforce a right is not a waiver.
 - **Entire Agreement:** These Terms and the Privacy Policy constitute the entire agreement.
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23. Contact

CapitalConnectMe LLC

Email: **blaise@capitalconnect.me**

Website: www.capitalconnectai.com
