

OwlCard

Legal Pack

v2.1 · Effective May 14, 2026

Ten policies. Plain English. Written for the buyer.

OwlCard provides independent buyer-side pre-purchase intelligence for residential real estate in New York City. We work for the buyer. Sellers and brokers do not pay us. We do not earn commissions. We do not receive referral fees.

This pack covers ten policies that describe how we operate, what we promise, and what we do not promise. Every policy is written to be read, not skipped. If something is unclear, write to filip@owlcard.ai and we will fix it.

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1. Terms of Service

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These Terms of Service form the binding agreement between you and OwlCard, Inc., a Delaware corporation ("OwlCard," "we," "us," or "our"). By purchasing a report from owlcard.ai or using any part of our service, you agree to these Terms.

1.1 What you are buying

You are buying an informational PDF report about a specific New York City residential property. The report is generated from public data sources and analytical methodology described in our Source Coverage & Data Limitations policy. It is informational and educational. It is not real estate brokerage, legal advice, financial advice, mortgage advice, insurance advice, appraisal, or property inspection.

1.2 Eligibility

You must be at least 18 years old and able to enter into a binding contract under the law of the United States and the State of New York. By purchasing a report, you confirm that you meet this requirement and that the information you provide at checkout is accurate.

1.3 How a purchase works

- You provide a property address and your email at checkout.
- You pay \$19 (plus applicable sales tax) through Stripe.
- We generate the report from public data and our methodology.
- A human reviewer (see Human Review Process) checks the report for data accuracy and language compliance.
- We email the report to the address you provided, typically within 24 hours of purchase.
- If we cannot deliver a report (for example, public data is unavailable for the address), we refund you in full and explain why.

1.4 License granted to you

We grant you a limited, non-exclusive, non-transferable license to use the report you purchased for your personal pre-purchase decision-making. You may share the report with your real estate attorney, accountant, mortgage broker, or family members. You may not resell the report, republish it on a website, or use it to provide professional advice to third parties.

1.5 Your responsibilities

- You agree to use the report as informational input, not as a substitute for professional advice.
- You agree to consult licensed professionals (attorney, inspector, lender) before making any binding decision.
- You agree not to scrape, mirror, or reverse-engineer our service.
- You agree not to use OwlCard for any unlawful purpose, including evading fair housing laws, anti-discrimination laws, or anti-money-laundering rules.

1.6 Disclaimers and limitation of liability

Reports are provided "as is" and "as available." To the maximum extent permitted by law, OwlCard disclaims all warranties, express or implied, including warranties of merchantability, fitness for a particular purpose, and non-infringement. We do not warrant that the report is complete, current, error-free, or fit for any specific transaction.

To the maximum extent permitted by law, OwlCard's total liability to you for any claim arising from or related to the service is limited to the amount you paid for the specific report giving rise to the claim. We are not liable for indirect, consequential, incidental, special, punitive, or exemplary damages, even if advised of the possibility of such damages.

New York consumers are reminded that certain rights and remedies may not be waived under New York law. Nothing in these Terms is intended to waive any non-waivable right.

1.7 Refunds

Refunds are governed by our Refund Policy, incorporated into these Terms by reference.

1.8 Modifications

We may modify these Terms by posting a revised version at owlcard.ai and updating the "Effective" date. Material changes will be communicated to your provided email address at least 14 days before they take effect. Continued use of the service after the effective date constitutes acceptance.

1.9 Governing law and dispute resolution

These Terms are governed by the laws of the State of New York, without regard to conflict-of-laws principles. Any dispute that cannot be resolved by good-faith discussion will be submitted to binding arbitration administered by JAMS in New York County, under JAMS Streamlined Arbitration Rules. You and OwlCard each waive any right to a jury trial and any right to participate in a class action. The Federal Arbitration Act governs the arbitration. Either party may pursue a claim in small-claims court as an alternative to arbitration.

1.10 Contact

Email filip@owlcard.ai for any question, complaint, or notice required under these Terms. We aim to respond within 1–2 business days.

2. Privacy Policy

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This Privacy Policy describes what personal information OwlCard collects, why we collect it, how we use it, who we share it with, and what rights you have. It is aligned with the New York SHIELD Act (NY General Business Law §899-aa, §899-bb), the General Data Protection Regulation (GDPR) for European residents, and the California Consumer Privacy Act (CCPA) for California residents.

2.1 What we collect

- Name and email — provided by you at checkout, used to deliver the report and answer support requests.
- Property address — the address of the property you want analyzed. Used to generate the report and stored for future report updates if you request one.
- Payment information — handled directly by Stripe. We receive only a payment confirmation, the last four digits of your card, and the billing zip. We never receive or store your full card number.
- Technical data — IP address, browser type, device type, referring URL, and pages visited. Used for security and to improve the service.
- Cookies and similar technologies — see Section 2.7.

2.2 What we do not collect

- We do not collect government-issued identifiers (Social Security numbers, driver's license numbers, passport numbers).
- We do not collect financial account information beyond what Stripe shares with us.
- We do not collect health, biometric, or genetic information.
- We do not knowingly collect information from anyone under the age of 18.

2.3 Why we collect

We collect personal information to deliver the report you purchased, to provide customer support, to fulfill our legal obligations (including tax recordkeeping under NY Tax Law), and to protect our service from abuse. We do not collect personal information for advertising profiles. We do not sell personal information.

2.4 Who we share with

- Stripe — for payment processing. Stripe's privacy policy is at stripe.com/privacy.
- Email delivery provider — to send you the report and support correspondence. We use a single transactional email service and disclose its identity on request.
- Hosting provider — our website and report storage runs on infrastructure operated by a single hosting provider. We disclose its identity on request.
- Government agencies — if compelled by a valid subpoena, court order, or government request under applicable law.

We do not share your personal information with real estate brokers, sellers, landlords, advertisers, data brokers, or any other commercial third party.

2.5 How long we keep your data

Data retention is governed by our Data Retention Policy. Summary:

- Name and email: retained for 2 years after last report purchase, unless you request earlier deletion.
- Property addresses: retained for 2 years after report delivery.
- Payment metadata: retained per Stripe's policy (currently 7 years for tax purposes).
- Technical / log data: retained 90 days, then aggregated or deleted.

2.6 Your rights

- Access — you may request a copy of the personal information we hold about you.
- Correction — you may request that we correct inaccurate information.
- Deletion — you may request that we delete your personal information, subject to legal retention requirements (e.g., tax records under NY Tax Law).
- Portability — you may request a machine-readable export of your information.
- Objection — you may object to specific uses of your information.

To exercise any right, email filip@owllcard.ai with "Privacy Request" in the subject line. We respond within 30 days. EU residents and California residents have additional rights described in Sections 2.10 and 2.11.

2.7 Cookies and tracking

OwlCard uses a minimal set of cookies. Strictly necessary cookies are used for checkout and session management; these cannot be disabled. Analytics cookies measure aggregate site usage to improve the service; these can be declined via the cookie banner. We do not use cross-site tracking, advertising cookies, or third-party retargeting pixels.

2.8 Security

We maintain administrative, technical, and physical safeguards reasonable for our size and the sensitivity of the data we handle, in compliance with the NY SHIELD Act. Specifics include encryption in transit (HTTPS), encryption at rest for stored personal information, access controls limited to the founder and reviewed contractors, secure password management, and a written security program. Despite these measures, no system is completely secure, and we cannot guarantee absolute security.

2.9 Breach notification

If we determine that your personal information has been or is reasonably believed to have been acquired by an unauthorized person, we will notify you within 30 days, as required by the SHIELD Act. Notice will include a description of the categories of information involved, the date or estimated date of the breach, and steps we are taking to address it. We will also notify the NY Attorney General, the NY Department of State, and the NY Department of Financial Services as required.

2.10 European residents (GDPR)

OwlCard's product is currently targeted at NYC residential buyers and the company does not actively market to the European Economic Area, the United Kingdom, or Switzerland. If a resident of those regions nevertheless purchases a report, OwlCard honors the rights afforded by the GDPR: access, rectification, erasure, restriction, portability, objection, and the right to

lodge a complaint with the local data protection authority. OwlCard would act as controller of that data, relying on performance of a contract (for delivering the report), legal obligation (for tax recordkeeping), and legitimate interest (for security and service improvement) as the lawful bases. Where compliance with the GDPR creates obligations that exceed the practical capacity of a single-founder MVP, OwlCard reserves the right to decline service to EU/UK/Swiss residents.

2.11 California residents (CCPA / CPRA)

OwlCard is committed to honoring CCPA / CPRA rights for California residents where the CCPA applies to the company. If you are a California resident, you may request to know what personal information we collect and the categories of recipients, delete personal information (subject to legal retention), correct inaccurate personal information, and limit use of sensitive personal information. We do not sell or share personal information for cross-context behavioral advertising. To exercise these rights, email filip@owlcard.ai with "California Privacy Request" in the subject. We will assess applicability and respond within 45 days.

2.12 Changes to this policy

We may update this Privacy Policy. Material changes will be communicated by email to active customers and posted at owlcard.ai with the new effective date. We will not retroactively reduce your rights without your explicit consent.

2.13 Contact

Privacy questions: filip@owlcard.ai. We aim to respond within 1–2 business days, and within 30 days for formal Privacy Requests (access, correction, deletion, portability, objection).

3. Report Disclaimer

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This disclaimer applies to every OwlCard report. It is incorporated by reference into our Terms of Service. Read it before you rely on any part of a report for a purchase decision.

3.1 What OwlCard is not

OwlCard is not a licensed real estate broker or salesperson. OwlCard does not negotiate property purchases, solicit offers, represent buyers in transactions, or hold itself out as a broker under New York Real Property Law Article 12-A.

OwlCard is not a law firm. OwlCard does not provide legal advice. Nothing in a report should be construed as legal opinion, contract review, title analysis, or guidance on legal rights.

OwlCard is not a financial advisor or mortgage broker. OwlCard does not recommend specific lenders, mortgage products, financing strategies, or investment decisions.

OwlCard is not a property inspector or appraiser. OwlCard's data analysis is not a substitute for a physical inspection of the property or a licensed appraisal.

OwlCard is not affiliated with any New York City or federal agency, including the Department of Finance, Department of Buildings, Department of Housing Preservation and Development, Department of City Planning, NYPD, FEMA, or EPA. We obtain data from these agencies' public records but we do not represent them.

3.2 What the report is

The report is an informational and educational analysis of publicly available data and customer-provided listing information. It is intended to help you ask better questions before making a purchase offer. It is not a recommendation to buy, not buy, negotiate, or walk away from any specific property.

3.3 AI-assisted content

The narrative portions of OwlCard reports are generated with AI assistance from large language models, based on deterministic data analysis and rule-based detection. Verdict types, numerical scores, and detected conditions are computed by deterministic code. The AI's role is to express those findings in plain English. A human reviewer (see Human Review Process) checks every report before delivery.

This disclosure is provided to promote transparency around AI-assisted content, consistent with our buyer-side independence.

3.4 Data accuracy and freshness

OwlCard reports rely on public data sources that update at different intervals. Some sources are updated daily (e.g., NYPD complaint data), some monthly (e.g., HPD violations), and some less frequently (e.g., PLUTO, updated approximately twice yearly). Data may contain errors at the source. Source coverage and freshness are documented in the Source Coverage & Data Limitations policy and on each report's Methodology page.

We do not warrant that any data in a report is current, complete, or accurate at the moment you read it. Always confirm material facts with the source agency, the listing agent, the building's managing agent, or your real estate attorney before signing a contract.

3.5 No warranty

OwlCard makes no warranty, express or implied, regarding the accuracy, completeness, or fitness for any purpose of any report. We expressly disclaim warranties of merchantability and fitness for a particular purpose to the maximum extent permitted by law.

3.6 Always consult licensed professionals

Before signing a contract of sale, before paying earnest money, and before any irrevocable financial commitment, you should consult:

- A New York-licensed real estate attorney experienced in the relevant property type (HDFC, condo, co-op, sponsor unit, fractional, land lease, etc.).
- A licensed home inspector for any physical condition assessment.
- A mortgage broker or lender for financing structure questions.
- An accountant or financial advisor for tax and investment questions.
- An insurance broker for flood, hazard, and title insurance questions.

3.7 Limitation of liability

To the maximum extent permitted by law, OwlCard's total liability for any claim arising from or related to a report is limited to the amount you paid for that specific report. OwlCard is not liable for any indirect, consequential, incidental, special, punitive, or exemplary damages arising from your use of, or inability to use, the report.

4. No Affiliation Disclaimer

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This disclosure exists because OwlCard's value depends on independence. We want our customers to know what we are, what we are not, and who pays us.

4.1 Who pays us

You pay us. Each \$19 report is paid directly by the customer who buys it. We do not receive payment from sellers, real estate brokers, listing agents, mortgage lenders, attorneys, inspectors, insurance companies, building developers, sponsors, or any commercial third party. We do not earn commissions on property purchases. We do not receive referral fees for naming any professional in a report.

4.2 Not affiliated with government agencies

OwlCard obtains data from public records published by New York City and federal agencies. We are not an agent, contractor, partner, licensee, or representative of any of them. The following list is not exhaustive but covers our primary data sources:

- NYC Department of Finance (DOF) — PLUTO, ACRIS, Rolling Sales, Tax Lien Sale list.
- NYC Department of Buildings (DOB) — violations, permits, complaints.
- NYC Department of Housing Preservation and Development (HPD) — housing violations, HDFC registry.
- NYC Department of City Planning — Geosearch, neighborhood boundaries.
- NYC Police Department (NYPD) — complaint statistics.
- NYC Housing Authority (NYCHA) — development boundaries.
- NYC Department of Education (DOE) — school location and quality data.
- Federal Emergency Management Agency (FEMA) — flood maps, National Risk Index.
- Environmental Protection Agency (EPA) — Superfund and Toxics Release Inventory.
- U.S. Census Bureau — American Community Survey demographics.

4.3 Not affiliated with real estate portals or brokerages

OwlCard is not affiliated with Zillow, Redfin, StreetEasy, Compass, Corcoran, Douglas Elliman, Brown Harris Stevens, Halstead, PropertyShark, Realtor.com, or any real estate brokerage, listing portal, or multiple listing service. We do not have an MLS membership. We do not crawl or bulk-scrape commercial portals. When a customer provides a listing URL at checkout, we use it only as a customer-submitted reference to support the analysis of that specific property.

4.4 Not affiliated with professionals named in reports

OwlCard's reports include a "Professionals to Consult" panel routed by detected conditions (e.g., HDFC-experienced attorney, pre-war building inspector, HDFC-lender mortgage broker). We do not have referral agreements, kickback arrangements, or paid sponsorships with any specific attorney, lender, inspector, insurance broker, contractor, or any other professional. If we ever introduce a paid partnership, we will disclose it on the cover of every report that includes the relevant routing, in addition to updating our Partner & Referral Disclosure policy.

4.5 Not affiliated with AI model providers

OwlCard uses large language models from established providers to assist with narrative generation. We are a customer of those providers. We are not an agent, partner, or reseller of any AI company. AI providers receive only the property analysis inputs necessary to generate the narrative, and our service is configured under the providers' standard "no training on customer data" terms. Provider-side data handling is governed by the provider's own terms, which we review periodically.

4.6 Why this matters

Real estate portals are paid by sellers and brokers — through listing fees, agent referrals, lead-generation programs, and advertising. That business model creates incentives to keep buyers searching and clicking. OwlCard's business model is the opposite: you pay us, so our only incentive is to give you the most useful analysis possible, including telling you to walk away when the data says walk away. This disclosure exists so you can verify, not just trust, that claim.

5. Refund Policy

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OwlCard's refund policy is intentionally simple. If you are not satisfied with your report for any reason, we will refund you. This policy is binding on OwlCard and is incorporated into our Terms of Service.

5.1 14-day money-back guarantee

You may request a full refund within 14 days of report delivery, for any reason or no reason. We do not require an explanation, although your feedback helps us improve. Refunds are processed within 5 business days of the request and returned to the original payment method via Stripe.

5.2 How to request a refund

Email filip@owlcard.ai with "Refund Request" in the subject line, your order reference number, and the email address you used at checkout. That is all we need. We will confirm receipt within 1–2 business days and process the refund within 5 business days from confirmation.

5.3 What happens to the report

When you request a refund, you agree to delete or destroy any copies of the report you possess and to stop relying on its contents. You retain the right to use anything you learned, but the report itself should not be redistributed or republished.

5.4 If we cannot deliver

If we cannot deliver a report for any reason — for example, public data sources are temporarily unavailable, the property address is invalid, or our analysis flags the property as outside our coverage scope (e.g., commercial real estate, ground-up new construction with no records) — we refund you in full automatically and explain why.

5.5 Chargebacks

If you initiate a chargeback through your credit card issuer instead of contacting us, we will provide Stripe with our service records (purchase confirmation, delivered report, support correspondence). We prefer to resolve any dissatisfaction directly. Email us first.

5.6 Sales tax

Where sales tax was collected on your purchase, refunds include the sales tax portion. Sales tax remittances to New York State and New York City are handled separately and are not affected by the refund of an individual order.

5.7 Exceptions

There are no other exceptions. Reports purchased more than 14 days ago, reports already used to support a closed transaction, and reports about properties no longer for sale are still refundable on request within the 14-day window. After 14 days, we will consider refund requests on a case-by-case basis but reserve the right to decline.

5.8 Promotional pricing

If you purchased at a promotional price (e.g., a discount code, beta-customer pricing), the refund equals the actual amount paid, including any tax collected. The promotional offer does not waive your refund rights.

6. Source Coverage & Data Limitations

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This policy describes every public data source OwlCard uses, what each source covers, how fresh the data is, and where coverage is incomplete. This is the methodology backbone for every report.

6.1 Primary data sources

Source	What it provides	Freshness
NYC PLUTO	Parcel boundaries, building class, year built, units, owner name, land use, zoning	Updated ~2x/year
NYC ACRIS	Real property records: deeds, mortgages, satisfactions, party names, document amounts	Updated weekly
NYC HPD	Housing maintenance code violations, HDFC cooperative registry	Updated daily
NYC DOB	Building code violations, permits, complaints, certificates of occupancy	Updated daily
NYC DOF	Property tax bills, rolling sales, Tax Lien Sale list	Updated quarterly
NYC NYPD	Complaint-level crime statistics within configurable radius	Updated weekly
NYC NYCHA	Public housing development boundaries	Updated annually
NYC DOE	School locations and zone assignments	Updated annually
FEMA NFHL	Flood zone designations, base flood elevation	Updated as maps revise
FEMA NRI	National Risk Index — multi-hazard score by census tract	Updated annually
EPA Superfund + TRI	Contaminated sites and toxic-release inventory within radius	Updated annually
U.S. Census ACS	American Community Survey demographic data by tract	Updated annually
Customer-provided URL	Listing description from the URL you give us at checkout	As of submission

6.2 Property-eligibility detection rule

In addition to the raw data sources above, OwlCard applies a detection rule that cross-references PLUTO ownership, ACRIS party names, HPD registry, and the customer-provided listing description to detect: HDFC cooperatives, Mitchell-Lama developments, Section 8 buildings, NYCHA properties, fractional ownership, sponsor units, and land-lease buildings. The rule is documented in our internal engine specification and is reviewed quarterly.

6.3 Known data limitations

- Schools (DOE) — locations are reliable; quality metrics (test scores, graduation rates) have inconsistent coverage. Reports mark school quality as Partial Coverage where applicable.
- Demographics (Census ACS) — small-tract estimates have margins of error that may be significant. Reports mark this as Partial Coverage where applicable.
- Condo unit-level records — PLUTO records condos at the building (parent) level and unit (child) level. ACRIS uses the parent BBL for some condo transactions. Our pipeline resolves this via parent_appbbl mapping, but unit-level coverage is sometimes incomplete.
- Co-op shareholder records — co-op apartments are owned through shares of a corporation, not deeded units. ACRIS shows the building-level co-op corporation, not individual unit ownership history. Co-op unit pricing is reconstructed from public listing data and rolling sales, both of which may have gaps.
- Fractional and timeshare records — operator-managed buildings (e.g., Phillips Club, Hotel des Artistes) show "UNAVAILABLE OWNER" and zero residential units in PLUTO because individual units are held in trust. Reports detect this pattern and reframe accordingly.
- New construction with no records — properties less than 6–12 months old may not yet have DOB final inspection records or DOF tax records. Reports note this explicitly.
- Ground-up new development — not currently in our coverage scope. We refund any order for a property that turns out to be ground-up new construction with no historical records.
- Properties outside the five boroughs — not currently in our coverage scope.

6.4 Data freshness on the report

Every report includes the timestamp of each data retrieval in Section 8 (Methodology, Sources & Disclaimers). If a source was unavailable or returned partial results, that status is shown explicitly with an OK / PARTIAL / FAILED / NO_DATA pill, not hidden.

6.5 We do not redistribute raw data

OwlCard's reports include derived analysis, summary counts, and references to public records. We do not bulk-export, redistribute, or resell raw data from any of our sources. Each report is generated for a single buyer for a single property.

6.6 Where to verify

For any specific fact in a report, you can verify directly at the source agency. Primary verification URLs for each NYC source are linked from the Methodology page on owlcard.ai. NYC OpenData (data.cityofnewyork.us) is the canonical portal for most NYC sources.

7. Partner & Referral Disclosure

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This disclosure exists because OwlCard recommends professionals (attorneys, mortgage brokers, inspectors) in many reports. You should know exactly what kind of relationship, if any, we have with anyone we recommend.

7.1 Current state — no paid partnerships

As of the effective date of this policy, OwlCard has no paid referral arrangements, affiliate agreements, commission-sharing relationships, or sponsorship deals with any real estate attorney, mortgage broker, home inspector, insurance broker, contractor, title company, or any other professional that may appear in our reports.

Every professional we name is named because the report's detected conditions suggest that type of professional is appropriate (for example, an HDFC-experienced attorney for HDFC properties, a pre-war building inspector for buildings built before 1940). We do not get paid when you contact one.

Where federal or state law applies — including the Real Estate Settlement Procedures Act (RESPA, 12 U.S.C. §2607) for settlement-service referrals in federally related mortgage loan transactions — we comply with the applicable rules. Any future referral relationship would be structured to comply with RESPA, NY professional-conduct rules (including NY Rules of Professional Conduct 5.4 and 7.2 for attorneys), and FTC Endorsement Guides.

7.2 Why this matters

Real estate referral economies are heavy. Many websites that look like buyer advice are funded by lead-generation fees from the professionals they recommend. The professional's name appears not because they are the best fit but because they pay the most. This conflict is rarely disclosed.

OwlCard's business model is incompatible with referral economics. We are paid by the buyer. If we ever introduce a paid partnership, that change will be material and will be disclosed in three places:

- On the cover of every report that includes the relevant routing recommendation.
- On the Partner & Referral Disclosure page (this document), with the partner's name and the financial relationship.
- By email notification to active customers.

7.3 What we do, today

When a report's Section 7 "Professionals to Consult" panel names a type of professional, we do not recommend a specific firm or person. We describe what to look for. Example: "Real estate attorney experienced in HDFC transactions" — not "Call Jane Doe at Doe Law."

If you ask us for specific names by email, we may share a short list of professionals we are aware of based on public reputation and customer feedback, with the explicit note that we have no relationship with them and have not vetted their work for your specific matter.

7.4 What we do not do today

These commitments reflect OwlCard's current operating model. Any future change would be material, would comply with applicable law (including RESPA, NY professional-conduct rules, and FTC Endorsement Guides), and would be disclosed in advance on the cover of every affected report, on this Partner & Referral Disclosure page, and by email to active customers.

- Accept undisclosed payment, gifts, or anything of value from a professional in exchange for naming them in a report.
- Accept payment from a real estate broker, listing agent, or listing portal.
- Accept payment from a property seller, sponsor, or developer.
- Insert sponsored content into a report without prominent, conspicuous disclosure.
- Adjust report content based on the identity of the buyer, the seller, or any third party.

7.5 Reporting a violation

If you ever see anything in an OwlCard report that suggests an undisclosed paid relationship, email filip@owllcard.ai immediately with the report reference number and the section that concerns you. We will investigate and respond within 48 hours. This kind of report is the highest-priority message we can receive.

8. Human Review Process

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Every OwlCard report is reviewed by a human before it is sent to you. This policy describes who reviews, what they check, and how long it takes. It exists so you know that you are not receiving raw machine output.

8.1 Who reviews

As of the effective date, every report is reviewed by Filip Wozniakowski, the founder of OwlCard and an independent real estate analyst with eight years of professional experience in the Polish real estate market and two years of focused study of the New York City residential market. If OwlCard scales beyond single-reviewer capacity, this policy will be updated to disclose the review team and their qualifications.

8.2 What the review checks

- Data accuracy — that the figures shown in the report match the retrieved source data and that no data has been hallucinated or interpolated by the AI narrative layer.
- Detection correctness — that the property eligibility detection rule (HDFC, fractional, sponsor, etc.) has fired correctly and has not been bypassed or falsely triggered.
- Verdict appropriateness — that the directive verdict (Proceed, Verify Eligibility First, etc.) matches the deterministic detection layer.
- Language compliance — that the report does not cross into real estate brokerage activity (Article 12-A) or unauthorized practice of law (Judiciary Law §478, §484).
- Anomaly flagging — that any unusual pattern in the source data (e.g., all-\$0 ACRIS pattern, UNAVAILABLE OWNER, recent tax lien) has been surfaced rather than smoothed over.
- AI narrative quality — that the language is buyer-readable, free of jargon dumps, and consistent with the OwlCard brand voice.

8.3 Turnaround time

Our target turnaround from purchase to delivery is 24 hours. Most reports are reviewed and delivered within 12 hours. If your report is delayed beyond 36 hours for any reason, we email you with the reason and an updated estimate. If we cannot deliver within 72 hours, we refund you in full automatically.

8.4 What human review does not replace

Human review is a quality gate for our methodology. It is not a property-specific opinion, not legal review, not financial advice, and not a guarantee of accuracy beyond what the underlying public data supports. The reviewer applies the same disclaimers that appear on the report cover and in Section 3 of this Legal Pack.

8.5 If you have a question about a specific review

If you want to know why a particular verdict was chosen, why a specific source was flagged Partial, or how a detection rule was applied to your report, email filip@owlcard.ai with your report reference number. We will explain our reasoning. This is part of the service.

8.6 What happens if review surfaces a problem

If the human review catches an error, the report is not sent. The error is logged, the affected source or detection rule is investigated, and either the report is corrected and sent or you are notified that we cannot deliver and refunded. Errors caught at review are not billed to you and never reach you.

9. Data Retention Policy

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This policy specifies how long OwlCard keeps each category of data, why we keep it for that long, and how to request earlier deletion. It is integrated with our Privacy Policy by reference.

Data category	Retention period	Why we keep it
Name & email	2 years from last purchase	Customer support, future report updates, refund handling within 14-day window
Property addresses analyzed	2 years from report delivery	Enable report updates / re-runs if customer requests; support investigation of any disputed analysis
Delivered reports (PDFs)	2 years from delivery	Allow re-delivery if customer loses the file; resolve any complaint about content
Payment metadata (Stripe)	7 years	NY Tax Law and IRS recordkeeping requirements for sales tax and corporate income tax
Email correspondence	3 years	Customer support history; complaint resolution; NY GBL §349 defense
Server access logs	90 days	Security monitoring; abuse investigation; SHIELD Act safeguard
Analytics (aggregate)	Indefinite, aggregated	Aggregate usage statistics for service improvement; cannot be re-associated with individuals
Backup copies	30 days rolling	Disaster recovery; backups are overwritten on a 30-day cycle

9.2 How we delete

When a retention period expires, the relevant data is either deleted from primary storage or anonymized (e.g., aggregated into usage statistics with no individual association). Backup copies are overwritten on the rolling backup cycle. Stripe payment metadata is governed by Stripe's own retention; we cannot delete it from Stripe's records but we can remove our local copy.

9.3 How to request earlier deletion

You may request deletion of your data at any time by emailing filip@owlcard.ai with "Deletion Request" in the subject line, your order reference number, and the email you used at checkout. We process deletion requests within 30 days.

Some data cannot be deleted on request because it is subject to a legal retention requirement. Specifically, payment metadata is retained for 7 years under NY Tax Law and federal tax law. We will delete everything else that is not subject to such a requirement.

9.4 Account closure

OwlCard does not require customer accounts to purchase a report. There is no account to close. Your contact data lives only in our customer-support and order-history systems and is deleted on the schedule above or earlier on request.

9.5 Data minimization

We collect only the personal information necessary to deliver the service. We do not collect optional demographic information, behavioral profiles, or marketing-segmentation data. We do not maintain prospect lists for people who have not purchased.

9.6 Changes to this policy

If we change retention periods, we will update this policy and notify active customers by email. Retention period changes apply prospectively; data already collected under a longer-retention policy is governed by the policy in effect when it was collected, unless a shorter retention now applies.

10. Legal Review of Commercial Data Use

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This policy describes how OwlCard ensures that our use of data complies with the terms of use of every source we draw from. It is the operational counterpart to the No Affiliation Disclaimer (Policy 4) and Source Coverage (Policy 6).

10.1 Principle

OwlCard uses only data that is lawfully obtainable for the purpose of producing buyer-facing informational analysis. We do not crawl, bulk-scrape, store, republish, or redistribute commercial listing data. When a customer provides a listing URL at checkout, we may use that URL only as a customer-submitted reference to identify the property and to extract the minimal factual information necessary to generate that specific report, subject to legal review and applicable source terms. We do not bulk-export data in violation of any source's terms. We do not redistribute data to third parties.

10.2 Source-by-source review

Source	License / terms	Our use
NYC OpenData (PLUTO, ACRIS, HPD, DOB, DOF, NYPD, etc.)	NYC OpenData Terms of Use — public access, attribution required, no warranty	API access via published endpoints. Attribution on Methodology page. Derived analysis only — no raw redistribution.
FEMA NFHL & NRI	U.S. federal public domain (17 U.S.C. §105). No copyright restriction.	API access via FEMA endpoints. Source citation in reports.
EPA Superfund + TRI	U.S. federal public domain. No copyright restriction.	API access via EPA Envirofacts. Source citation in reports.
U.S. Census ACS	U.S. federal public domain. No copyright restriction.	API access via Census API with registered API key. Source citation in reports.
Customer-provided listing URL (e.g., StreetEasy, Zillow)	Customer warrants they have the right to share the URL. We do not crawl or bulk-scrape the platform.	Customer-submitted reference only. Used to identify the property and extract minimal factual elements (e.g., asking price, declared bedrooms, listing-stated ownership type) needed for the specific report. Not stored beyond report retention.

10.3 What we will not do

- We will not crawl or bulk-scrape commercial real estate portals. When a customer provides a listing URL at checkout, we may use it only as a customer-submitted reference to identify the property and extract minimal factual information necessary to generate that specific report.
- We will not store, republish, or redistribute commercial listing content. We do not store or republish copyrighted listing photos or marketing copy. Customer-provided URLs are

used to surface narrative facts (e.g., "the listing states the unit is one-eighth fractional ownership") that support our analysis and are not retained beyond the report's retention period.

- We will not bulk-export ACRIS, HPD, or DOB data for redistribution. Our queries are per-property, not bulk.
- We will not buy or sell data on the secondary data market.
- We will not use any data source for any purpose other than producing the report you purchased.

10.4 Periodic review

OwlCard reviews the terms of use of every data source at least once per year, and additionally any time a source publishes a material change to its terms. The review covers: licensing scope, attribution requirements, redistribution rules, rate-limit compliance, and any newly imposed commercial restrictions. The review is documented internally and informs any updates to this policy.

10.5 If a source restricts our access

If a data source notifies us that our use is outside their permitted scope, or if a source publishes new terms that conflict with our use, we will: (1) pause use of that source, (2) review whether the analysis depending on that source can be reconstructed from alternative sources, (3) communicate with the source about permitted use, and (4) update this policy. If a critical source becomes unavailable, we will reduce report scope rather than rely on questionable data, and we will note the reduced scope on affected reports.

10.6 Customer indemnification regarding URLs

By submitting a listing URL at checkout, you confirm that the URL is publicly accessible and that you have the right to ask us to analyze the content at that URL for your personal pre-purchase decision. You are responsible for the URL you submit. If a customer submits a URL that is behind a paywall or login, our system will not fetch it and we will request a public-source alternative or a manual description.

10.7 Contact

Questions about data sourcing or licensing: filip@owllcard.ai. We treat questions about legal use of data as a priority and respond within 48 hours.