# Clarity feels like home.

## Legal Center handbook

Homeward is owned and operated by NeotericX Incorporated.

Reference edition: November 2, 2026. Includes the current public policies. Individual online pages may be updated after this edition. This handbook does not include internal procedures, customer records, or private security information.

https://homeward.cloud/legal
info@neotericx.info

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# Equal Opportunity, Labor Rights & Employee Ownership

Version 1 / October 30, 2026

Our commitment to equal opportunity, unionization, and automatic recurring employee share awards with immediate vesting.

## Homeward and NeotericX

Homeward is owned and operated by NeotericX Incorporated. This NeotericX corporate commitment applies to Homeward as relevant to its activities. Commitments and planned controls are not a claim of completed implementation or independent certification.

## Equal opportunity and nondiscrimination

NeotericX Incorporated is committed to treating people with dignity, fairness, and respect. We prohibit unlawful discrimination and harassment and support equal opportunity in recruitment, hiring, compensation, benefits, training, promotion, discipline, termination, and other employment decisions. Our commitment extends to respectful treatment in our business relationships and the services we provide.

We will not discriminate on the basis of race, color, ethnicity, ancestry, national origin, religion or belief, sex, pregnancy, childbirth or related medical conditions, sexual orientation, gender identity or expression, age, disability, genetic information, military or veteran status, marital status, or any other characteristic protected by applicable law. We will provide reasonable accommodations for disabilities, religious practices, pregnancy-related limitations, and other needs as required by applicable law. This policy is effective October 15, 2026.

## Support for unionization and collective bargaining

NeotericX supports workers' freedom of association and their right to organize, form, join, or assist a labor union, choose their own representatives, and bargain collectively. We recognize unions as a legitimate means for workers to advocate for fair pay, benefits, safety, and working conditions. We also respect workers' right to refrain from union activity, subject to applicable law.

We will not interfere with lawful organizing through threats, coercion, surveillance, promises of benefits intended to discourage organizing, or retaliation. We will respect lawful discussions of wages and working conditions and other protected collective activity, including activity by workers who are not represented by a union. Where employees are lawfully represented, we will recognize their representative as required by law, bargain in good faith, and honor applicable collective bargaining agreements.

## Reporting concerns and protection from retaliation

We prohibit retaliation against anyone for raising a good-faith concern about discrimination, harassment, workplace safety, or labor rights; requesting an accommodation; participating in an investigation; or exercising protected organizing or collective bargaining rights. We will assess reported concerns fairly, protect information to the extent reasonably possible and consistent with a fair review and legal obligations, and take appropriate corrective action.

Concerns may be reported to info@neotericx.info with the subject "Workplace rights." Do not include unnecessary medical records or other sensitive information in an initial email. Individuals may also contact an appropriate government agency, their union or chosen representative, or legal counsel directly. An internal report or prior approval from NeotericX is not required to exercise those rights.

## Employee share ownership and immediate vesting

NeotericX is committed to shared ownership. Every employee will automatically be awarded shares in NeotericX Incorporated on an ongoing, recurring basis throughout their tenure. Each share award will be fully vested immediately when granted, with no vesting cliff or additional service-based vesting period. Participation will not require an employee to request an award.

The company's formally adopted equity plan and individual award documentation will specify the number or allocation formula for shares, the recurring award schedule, the share class and associated rights, and applicable issuance, tax-withholding, and transfer provisions. Those implementation terms will reflect the commitments to participation by every employee, automatic recurring awards throughout employment, and immediate vesting of each award. No particular award quantity, ownership percentage, share class, or payment frequency is specified by this website statement.

Immediate vesting means that an award is not contingent on completing additional service after its grant. It does not mean that shares are publicly tradable, that their value is guaranteed, or that an award is tax-free. Share issuance will be administered through the required corporate approvals and documentation and in accordance with applicable securities, employment, and tax requirements. Publication of this policy does not itself issue shares or establish that a formal equity plan has already been adopted.

## Application and preservation of rights

This commitment guides NeotericX's employment practices and, as applicable to each entity and activity, the businesses we own or operate. We will apply relevant employment and labor laws and respect applicable collective bargaining agreements in the jurisdictions where we operate.

Nothing in our website terms, confidentiality provisions, acceptable-use rules, or other policies is intended to restrict legally protected discussion of working conditions, organizing, collective action, reporting to regulators, whistleblowing, or participation in government proceedings. This statement does not represent that a union currently represents our workforce or that a collective bargaining agreement is already in place.

## Reference sources

EEOC: Prohibited employment policies and practices
https://www.eeoc.gov/prohibited-employment-policiespractices

NLRB: Employee rights
https://www.nlrb.gov/about-nlrb/rights-we-protect/your-rights/employee-rights

# Privacy Policy

Version 1 / October 30, 2026

How Homeward handles account information, home plans, inquiries, and optional analytics.

## Homeward and NeotericX

Homeward is owned and operated by NeotericX Incorporated. This Homeward policy is effective October 30, 2026. Mandatory legal rights and applicable separate agreements take precedence.

## Who is responsible

Homeward is owned and operated by NeotericX Incorporated. NeotericX Incorporated is responsible for the personal information described here. This notice covers Homeward's public website, organizer, account services, and contact form. Contact info@neotericx.info with "Homeward privacy request". Company information is available in the Impressum.

## Information you provide

Account records include your name, email, password hash and salt, account role and status, creation and login dates, sessions, and a hashed recovery code if you generate one. Passwords and recovery codes are not stored as readable account credentials. Email addresses supplied during ordinary registration are not verified.

Signed-in project and task records are stored in Homeward's database and associated with your account. Guest plans stay in browser storage until you choose to import them into an account. Exports create copies on your device. Do not put passwords, payment details, health records, government identifiers, security access codes, or other highly sensitive information in home plans.

Contact submissions include your name, email, optional company, topic, message, reference number, submission date, and the exact terms, privacy, and separate arbitration versions accepted. Administrators may keep relationship stages and internal follow-up notes. Sending an inquiry does not subscribe you to marketing.

## Technical information and optional analytics

Cloudflare processes connection information such as IP addresses, request metadata, and security logs to host and protect the service. Application rate limits use hashed keys derived from request IP or account email and a time window. Audit records track actions such as account creation, login failures, permission changes, and policy publication.

With optional consent, Homeward records approved public page paths, event timestamps, and a hashed random browser identifier. It counts consented page views; it does not collect form contents, home plans, full referrer URLs, URL queries, precise location, device fingerprints, session recordings, advertising profiles, or cross-site journeys. This pseudonymous history is distinct from security logs. Historical aggregate homepage request counts from before this release include bots and reloads and have no browser identifiers.

## Purposes and legal grounds

We process account and organizer data to provide the service you request, inquiries to review and respond, technical information to operate and protect the service, and relevant records to meet legal duties or address claims. Where applicable, legal grounds include performance of a contract or requested pre-contract steps, legitimate interests in security and business communications subject to balancing your rights, and legal obligations. Optional analytics relies on consent where required. Privacy notices are information about processing, not blanket consent.

## Providers and sharing

Homeward uses Cloudflare Workers and D1 for hosting and database services. Public pages may request Google Fonts; Google receives the connection information needed for those font requests. Email correspondence uses the company mailbox and its provider. Contact form submissions are saved in Homeward's management portal; automatic email delivery is not currently connected.

Google, Apple, Facebook, X, and Microsoft sign-in buttons remain unavailable until their connection is configured. When enabled, the selected provider handles its own sign-in and returns the identity information described by that provider's consent screen, such as an identifier, name, and email where available. We do not receive your provider password. Choosing email registration does not require a social account.

Authorized personnel and providers may access records needed for operations, support, legal obligations, security, or a business transfer subject to applicable protections. We do not sell personal information, share it for cross-context behavioral advertising, or use your home plans or inquiries to train our own general-purpose AI models. Home plans and inquiry messages are not publicly listed.

## Retention and security

We retain account records and plans while needed to provide the service, handle requests, comply with applicable duties, or establish and defend claims. You can request deletion through the privacy request channel. Limited records may remain for a lawful retention reason, and backups may persist under provider retention processes. We do not promise a fixed automatic deletion period for account, inquiry, or audit records.

Optional analytics events older than 90 days and aggregate counts older than 13 months are removed during subsequent analytics collection, history deletion, or management analytics requests. Deleting this browser's analytics history removes identifiable event rows linked to its current key. Previously combined totals cannot be isolated to a person. See the Security Policy for current safeguards; no service is absolutely secure.

## Your controls and rights

Use Privacy choices to reject analytics, change consent, or delete this browser's analytics history. Analytics is off before consent; Global Privacy Control or Do Not Track keeps it off even after an earlier opt-in. Withdrawal stops future optional collection without changing the lawfulness of prior processing. Clearing browser storage first can prevent us from linking prior history to this browser.

Email info@neotericx.info to request access, correction, deletion, portability, restriction, objection, withdrawal, or an appeal where available. We may seek proportionate identity or agent verification; do not send identity documents unless a suitable method is arranged. We respond within the applicable legal deadline and explain permitted extensions or refusals. You may complain to a competent regulator without contacting us first. We will not unlawfully discriminate for exercising rights. Privacy requests do not require a Homeward account or

acceptance of terms or arbitration.

## International processing and children

NeotericX is based in the United States. Providers may process data in other countries. Where applicable law requires international transfer safeguards, those safeguards must cover the processing; this notice is not a transfer agreement or unrestricted transfer consent. Regional supplements explain rights where applicable and do not claim that every regional law applies.

Homeward is intended for adults able to manage an account and is not directed to children under 13. Contact us if a child has provided personal information so we can investigate and remove it where appropriate. We do not make solely automated decisions with legal or similarly significant effects about users.

## Changes

Effective October 30, 2026. Material changes will be described here or communicated where required. New processing that requires consent is not authorized merely by updating this notice. The contact form preserves the specific version acknowledged with each submission.

# Terms of Service

Version 1 / October 30, 2026

Terms for Homeward's organizer, accounts, public resources, and expressly accepted inquiries.

## Homeward and NeotericX

Homeward is owned and operated by NeotericX Incorporated. This Homeward policy is effective October 30, 2026. Mandatory legal rights and applicable separate agreements take precedence.

## Operator and scope

Homeward is owned and operated by NeotericX Incorporated. These terms describe permitted use of Homeward. When you expressly agree through the contact form or a separate agreement, these terms govern that interaction. Publication, browsing, and existing account ownership do not themselves record express acceptance or retroactively impose new terms. Mandatory law and applicable separate signed agreements prevail.

Homeward organizes projects and tasks. It does not perform home inspections, repairs, engineering, emergency monitoring, or professional advice. Illustrations use example data. You are responsible for checking plans and obtaining qualified assistance for hazardous or regulated work.

## Accounts and your information

Provide accurate account details, protect your password and recovery code, and use only accounts and data you are authorized to manage. Email registration and saved recovery-code reset are available. Email reset delivery and multi-factor authentication are not currently provided. Keep exports of important plans; we do not promise uninterrupted availability or a recovery deadline.

You retain rights in your plans and submissions. You permit NeotericX and its service providers to process them only as reasonably needed to operate, secure, support, and improve the requested service consistently with the Privacy Policy and applicable law. This does not transfer ownership of your home plans or authorize public disclosure or general-purpose model training.

## Permitted use and intellectual property

Do not impersonate others, introduce malware, bypass access controls, harvest personal information, overload the service, or infringe privacy or intellectual-property rights. Lawful accessibility tools and user-directed assistance are permitted. Protected reporting, fair use, statutory exceptions, and controlling open-source licenses remain available.

Our original protected content and branding remain owned by NeotericX or the relevant licensors. Public policy downloads are for reference. Brand assets may be used for accurate editorial identification under the brand guidance; commercial endorsements and merchandise require separate permission unless law or an existing agreement permits them.

## Inquiries and paid features

An inquiry permits a response to that inquiry, not marketing enrollment, an NDA, a professional relationship, or a purchase commitment. Do not include secrets or sensitive records. Homeward's current site has no connected checkout, recurring charge, or payment webhook. Internal plan labels are not evidence of payment. Any future paid offer must present prices, renewal, cancellation, refund, and other required terms before a purchase.

## Availability, suspension, and remedies

We may change features or restrict access to address abuse, security, or legal obligations, subject to applicable law and separate agreements. Request assistance or export through info@neotericx.info if access is restricted. We will not use restrictions to defeat non-waivable rights.

To the extent permitted by law, the free service is supplied as available without a guarantee of accuracy, uninterrupted service, or suitability for a particular project. For claims governed by expressly accepted website terms, liability is limited to the greater of US$100 or fees paid specifically for Homeward in the previous 12 months, and indirect or consequential losses are excluded only where lawful. This does not exclude fraud, willful misconduct, gross negligence, personal injury, or mandatory consumer, privacy, and other statutory liability where exclusion is prohibited. No blanket release of all claims or consumer indemnity for our own conduct is imposed.

## Disputes and updates

Delaware law governs expressly accepted terms subject to mandatory local protections. The separate Binding Arbitration & Disputes policy applies only after separate express acceptance and within its stated scope. Reading a policy, opening an account, or sending a privacy request does not accept arbitration. Legal remedies, protected reporting, and mandatory local courts remain available as stated there.

Effective October 30, 2026. Posting amendments does not retroactively rewrite an accepted agreement or existing dispute. Material contractual changes require the notice and acceptance required by applicable law. Contact info@neotericx.info with "Homeward terms".

# Cookie & Storage Policy

Version 1 / October 30, 2026

Essential storage, optional analytics, and a choice you can change at any time.

## Homeward and NeotericX

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## Essential functions

Hosting, security, account sessions, guest plans, form submission, and remembering privacy choices support the service you request. The __Host-homeward cookie is an HTTP-only secure session cookie with a 12-hour lifetime. Signing out expires it. Guest project storage remains in your browser until you clear it or replace it. Social sign-in, when configured, may use short-lived security cookies for the sign-in exchange. Blocking essential storage may prevent sign-in or saving guest work.

## Your optional choice

Privacy choices stores hw-privacy-choice in local storage with the notice version, your analytics choice, and an expiry of up to 180 days. Optional analytics stays off unless you opt in. Reject optional and Save choices are equally available; you can reopen the dialog in the footer. Global Privacy Control or Do Not Track overrides an earlier opt-in and keeps collection off. If browser storage is unavailable, optional analytics stays off.

## Analytics and deletion

After consent, hw-analytics-key contains a random browser-specific secret in local storage. Only its hash identifies analytics rows in our database; the secret is sent to our own endpoint over HTTPS to record an approved public page view or request deletion. We do not place advertising or cross-site tracking cookies. No visitor identifier is sent to a third-party analytics service.

We collect page paths and timestamps, not form content, project content, full URLs, location, or device fingerprints. Use Delete this browser's analytics history to remove rows linked to its current key and reset the key. This also turns optional analytics off. Combined totals remain until their retention window ends and cannot be separated by person. Clearing storage before requesting deletion can make earlier history unlinkable to this browser.

Detailed history is retained for up to 90 days and aggregates for up to 13 months, with cleanup on the next analytics collection, deletion, or management request. Rejecting analytics does not disable necessary security or account records. See Privacy Requests & Appeals for other data requests.

# Data Security & Responsible Disclosure

Version 1 / October 30, 2026

Current safeguards, sensible limits, and a direct security-reporting route.

## Homeward and NeotericX

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## Implemented safeguards

Homeward uses HTTPS, server-side validation, bound database parameters, origin checks on writes, and session security tokens for authenticated writes. Passwords use salted scrypt hashes. Sessions use hashed random tokens, secure HTTP-only cookies, and a 12-hour expiry. Account data is scoped to the authenticated user; management endpoints require an administrator role.

Authentication and public form endpoints apply rate limits. Administrators can suspend ordinary users, revoke sessions, and review audit events. Recovery codes are stored as hashes and are single use. A password reset revokes sessions. These controls reduce risks without eliminating them.

## Limits and responsibilities

There is no claim of ISO 27001 or SOC 2 certification, a completed independent audit, universal regulatory compliance, or an availability or recovery-time guarantee. Multi-factor authentication, ordinary email verification, and email password-reset delivery are not currently configured. Social sign-in requires provider setup. Cloudflare hosting does not itself establish that a particular paid WAF rule set has been configured.

Do not store highly sensitive or regulated information here. Ask about a separate written agreement before using Homeward for a service with specialized security, data processing, retention, or audit requirements. We will investigate suspected exposure and make notifications where required by applicable law.

## Report a concern

Email info@neotericx.info with "Homeward security report", the affected URL and minimal, redacted reproduction steps. Do not send credentials or other people's records. Stop if you encounter someone else's data. The Responsible Disclosure Policy explains testing boundaries. No bounty or response deadline is promised.

# Anti-Scraping & AI Restrictions

Version 1 / October 30, 2026

Permissions for automated access and a reservation of rights over protected content.

## Homeward and NeotericX

Homeward is owned and operated by NeotericX Incorporated. This Homeward policy is effective October 30, 2026. Mandatory legal rights and applicable separate agreements take precedence.

## Restrictions

Except with our prior written permission or where applicable law or a controlling license allows it, do not bulk-copy, harvest, scrape, resell, or systematically extract protected website content or personal information. Do not use protected content to train, fine-tune, benchmark, or build datasets for AI or large language models, or create a competing content database. To the extent the law permits a reservation of text-and-data-mining rights, NeotericX reserves those rights.

Do not bypass authentication, rate limits, crawler exclusions, or other access controls, misrepresent your identity, or burden the service. Permission for ordinary search indexing is limited to public pages and does not confer a separate training license.

## Permitted assistance and exceptions

People may use accessibility tools, ordinary browser functions, and user-directed assistants to read the website or operate its publicly offered planner and forms on their behalf, subject to the same rules as other visitors. This permission does not permit bulk harvesting or submission of spam. Applicable open-source licenses, fair use, and other non-waivable legal exceptions take precedence.

Crawler preferences do not guarantee that extraction will be prevented. Request a content or data license at info@neotericx.info before uses outside these permissions.

# Beta & Sandbox Testing Terms

Version 1 / October 30, 2026

Rules for features expressly identified as beta, preview, or sandbox.

## Homeward and NeotericX

Homeward is owned and operated by NeotericX Incorporated. This Homeward policy is effective October 30, 2026. Mandatory legal rights and applicable separate agreements take precedence.

## Scope

These additional conditions apply only to a feature expressly identified as beta, preview, experimental, or sandbox under accepted evaluation terms. The guest organizer is a browser-based way to explore Homeward; it is not an invitation to test other users' accounts or security controls. Use sample data when evaluating an experimental feature.

## Risk and feedback

Experimental features may change, contain errors, lose sample data, or be withdrawn. Keep independent copies and do not rely on them for safety-critical or professional decisions. No graduation to a paid product or uptime promise is made unless separately agreed.

You retain your materials. Voluntary suggestions may be used without payment, without transferring underlying inventions, confidential material, or third-party rights. Separate agreements must address confidential testing, permitted integrations, and commercial rights. Mandatory protections remain intact.

# Forward-Looking Statements

Version 1 / October 30, 2026

Our ambitions and areas of interest are plans, not promises of performance.

## Homeward and NeotericX

Homeward is owned and operated by NeotericX Incorporated. This NeotericX corporate commitment applies to Homeward as relevant to its activities. Commitments and planned controls are not a claim of completed implementation or independent certification.

## Plans and uncertainty

Statements about what NeotericX intends, expects, seeks, plans, may build or acquire, or hopes to achieve are forward-looking. They include proposed focus areas, research interests, potential partnerships, product development, future portfolio companies, operating improvements, and long-term business direction. Concept images and examples are illustrative.

Actual results may differ materially because of financing availability, execution risk, market demand, competition, technology limitations, cybersecurity events, staffing, transaction completion, economic conditions, legal requirements, and other uncertainties. A plan may change or never proceed. Describing an opportunity does not establish ownership, a completed acquisition, current revenue, proven technical capability, or a funded project.

## No assurance or offering

Statements speak as of their stated date or the date first published. Unless legally required, NeotericX does not undertake to update every statement as circumstances change. This notice does not claim that any particular statutory safe harbor applies, excuse a materially misleading statement, or limit duties imposed by law. Read it together with the Legal & Investment Disclaimer. Do not base an investment decision on this website.

# Legal & Investment Disclaimer

Version 1 / October 30, 2026

A planning tool, with no professional advice or securities offer.

## Homeward and NeotericX

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## Home planning

Homeward helps organize work; it does not inspect your home, verify a contractor, diagnose safety issues, or supply legal, tax, financial, engineering, medical, or other regulated advice. Task examples, schedules, and estimates require your own checks. Use qualified professionals for work that requires them and local emergency services for immediate danger.

## Company information

Homeward is a NeotericX Incorporated product. References to company growth, ownership, or employee shares are not an offer of securities, investment advice, or a promise of returns. Publication does not issue shares or create a fiduciary relationship.

Third-party services have their own terms and privacy practices. A mention does not imply endorsement or partnership. Nothing here excuses misleading claims or removes non-waivable consumer or other rights.

# Copyright & Fair Use

Version 1 / October 30, 2026

Respect for original work, licensed components, and lawful exceptions.

## Homeward and NeotericX

Homeward is owned and operated by NeotericX Incorporated. This Homeward policy is effective October 30, 2026. Mandatory legal rights and applicable separate agreements take precedence.

## Ownership and permissions

Copyright © 2026 NeotericX Incorporated, to the extent applicable to original protected material owned by the company. Branding, writing, layouts, and other protected elements may also include materials used under license. This notice does not claim exclusive rights in facts, public-domain material, third-party works, or elements that are not copyrightable.

You may link to public pages and export your own Homeward plans for its intended planning use. You may download and retain policy PDFs for reference and use the public brand kit for accurate editorial identification within the permissions stated in the Legal Center's brand guidance. Broader reproduction, republication, distribution, or commercial reuse of protected content requires permission unless a published permission, controlling license, or law allows it. Do not remove attribution or falsely imply sponsorship. Open-source and font licenses remain available through Open Source Disclosures and control the materials they cover.

## Fair use and third-party material

Fair use and other statutory exceptions are assessed under the applicable law and the specific circumstances. A label such as 'fair use', an attribution, or a statement that no infringement is intended does not itself authorize copying. We do not grant permission to use someone else's protected work or override a license restriction.

If you believe content on this website infringes your rights, use the DMCA & Takedown Policy. Requests for permission or corrections may be sent to info@neotericx.info.

# Affiliate & Endorsement Disclosure

Version 1 / October 30, 2026

Clear disclosure when a commercial relationship affects a recommendation.

## Homeward and NeotericX

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## Current relationships

Homeward is owned and operated by NeotericX Incorporated. Descriptions of Homeward and NeotericX are company communications. The current Homeward marketing site contains no commission-bearing shopping links or paid product endorsements. Social provider names identify sign-in services; they do not imply a commercial endorsement.

## Future recommendations

Any future affiliate links, sponsorships, paid endorsements, free products, or other material connections must be clearly disclosed beside the relevant recommendation. This general policy is not a substitute for that disclosure. We will not present compensated statements as independent customer experiences.

# Technology & Regulatory Compliance

Version 1 / October 30, 2026

Our commitment to lawful technology use, responsible transactions, and applicable regulatory and contractual controls.

## Homeward and NeotericX

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## Our compliance commitment

NeotericX Incorporated is committed to conducting its activities in accordance with all applicable laws, rules, regulations, binding contractual obligations, and regulatory requirements. We will follow applicable controls and procedures and take relevant official guidance and industry guidelines into account when developing, acquiring, licensing, deploying, transferring, or investing in technology. This commitment applies to our activities and, as applicable to each entity and activity, the businesses we own or operate.

Our approach is to identify requirements before a covered activity begins, obtain required approvals or authorizations, and implement proportionate safeguards. We will seek qualified legal or technical advice where necessary and will not proceed with an activity that is prohibited or for which a required authorization has not been obtained. This statement is effective October 15, 2026.

## National security and our founding values

Founded by a disabled veteran, NeotericX Incorporated is guided by a commitment to service, integrity, and responsibility. We recognize the importance of protecting United States national security and will pursue technology development, business relationships, and investment opportunities with that responsibility in mind.

We are committed to safeguarding sensitive information and technology entrusted to us, respecting applicable export controls and sanctions, and evaluating relevant risks involving counterparties, end users, end uses, foreign access, and technology transfers. We will not knowingly participate in prohibited activities or facilitate the unlawful diversion of technology, data, or resources. Where a material national-security concern is identified, we will seek appropriate review and take action consistent with applicable law, including declining or suspending an activity and cooperating with lawful requests from competent authorities.

Our founding history expresses the values behind this commitment. It does not imply government endorsement, a security clearance, authorization to handle classified information, or certification as a service-disabled veteran-owned business.

## Technology licensing and intellectual property

We will respect applicable intellectual-property rights and technology-license obligations, including permitted fields of use, affiliate access, sublicensing, redistribution, white-label use, exclusivity, reverse engineering, benchmarking, and ownership of improvements. We will review assignment and change-of-control requirements in acquisitions and reorganizations and obtain required consents before transferring or extending rights. Ownership of one business does not itself authorize another group company to use that business's licensed technology.

We will assess applicable open-source, model, software, and data-license conditions, including attribution, notices, source-availability obligations, and commercial-use restrictions. We will address ownership and permitted use of background intellectual property, newly developed work, and third-party materials in relevant agreements, together with appropriate transition, data-export, and termination arrangements.

## AI, data, and investment review

We will evaluate applicable restrictions on AI inputs, outputs, model training, fine-tuning, confidential information, personal data, retention, and service-provider access before the relevant use. We will apply required privacy, security, cross-border-transfer, and sensitive-data transaction safeguards, including restrictions on access by covered persons or countries of concern where applicable.

We will review relevant investments, acquisitions, joint ventures, and foreign participation for applicable inbound and outbound investment controls, including CFIUS requirements and restrictions concerning covered semiconductor, quantum, and artificial-intelligence activities. Required filings, notifications, approvals, and transaction conditions will be addressed before proceeding at the stage required by law.

## Controls, oversight, and limitations

As required by the activity and applicable obligations, we will establish and maintain appropriate due diligence, counterparty and end-use screening, technology classification, access controls, licensing and consent reviews, records, personnel guidance, and escalation procedures. We will review relevant changes in requirements, investigate identified concerns, and take appropriate corrective action, including restricting or suspending an activity when necessary.

This policy states our commitment and the approach to be applied as activities develop. It does not represent that every listed control is already implemented for every proposed business, that a particular technology or transaction has been approved, or that NeotericX holds a government authorization, independent certification, or audited compliance status. Nonbinding guidance is considered according to its relevance; it is not represented as universally mandatory. Specific laws, licenses, and signed agreements govern the activities they cover.

## Compliance obligations

Access to products, technical materials, software, and services may be subject to applicable U.S. export-control and sanctions laws, including rules administered by OFAC and the Bureau of Industry and Security, and other applicable jurisdictions. You must not use a service for a prohibited end use, supply it to a prohibited recipient, or export, re-export, transfer, or access controlled items unlawfully.

NeotericX may request information reasonably needed for applicable screening, classification, licensing, or end-use checks and may decline, suspend, or restrict a transaction when necessary to comply with law. Do

not evade controls or misrepresent identity, location, beneficial ownership, or intended use.

## Scope and exceptions

Restrictions depend on the item, activity, recipient, destination, and current law. This notice does not declare every website visitor or every informational material subject to a blanket prohibition. Applicable exemptions, general licenses, authorizations, and protections for lawful information access remain relevant. No export classification or government license is supplied merely by publishing material on this site. Specific transactions require their own review.

# Open Source Disclosures

Version 1 / October 30, 2026

Software and font rights are distinct from Homeward's original identity.

## Homeward and NeotericX

Homeward is owned and operated by NeotericX Incorporated. This Homeward policy is effective October 30, 2026. Mandatory legal rights and applicable separate agreements take precedence.

## Components

Homeward's deployed worker includes the jose library for identity protocols and relies on the Cloudflare runtime. The build and test tools include esbuild and Miniflare. Public pages request the Manrope and DM Sans typefaces from Google Fonts. Runtime and development tools do not all execute in a visitor's browser. A downloadable Third-Party Notices file in the brand resource center includes the installed package license texts available for these dependencies.

## License priority

Applicable open-source and font licenses control the components they cover and prevail over conflicting general website restrictions. Homeward branding and original policy content are not licensed under those software licenses. Contact info@neotericx.info with "Homeward licensing" about missing notices or permissions.

# Accessibility Policy

Version 1 / October 30, 2026

A commitment to usable access and a direct way to report barriers.

## Homeward and NeotericX

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## Our approach

We aim to make the website usable by people with different abilities and assistive technologies, using WCAG 2.2 Level AA as a design and improvement target. The site includes semantic structure, keyboard-accessible controls, visible focus indicators, labeled form fields, text alternatives, a skip link, and reduced-motion support. Legal content is available as selectable text and can be printed.

This is a statement of approach, not a certification of complete conformance. Automated checks and limited manual testing cannot identify every barrier across browsers, devices, and assistive technologies. Third-party interfaces and downloaded materials may have different limitations.

## Request help or report a barrier

Email info@neotericx.info with subject 'Accessibility', the page or task affected, a description of the barrier, and an accessible way to contact you. Browser and assistive-technology details are helpful but optional. Do not include unnecessary medical or sensitive information. We will review the issue and work toward a reasonable alternative or correction; no specific response deadline is promised by this policy. The same email can be used instead of the inquiry form.

# Impressum / Company Information

Version 1 / October 30, 2026

Homeward's owner and operator, company contact, and registered office.

## Homeward and NeotericX

Homeward is owned and operated by NeotericX Incorporated. This Homeward policy is effective October 30, 2026. Mandatory legal rights and applicable separate agreements take precedence.

## Website operator

NeotericX Incorporated
Delaware corporation, United States
Incorporated September 29, 2026
Delaware Division of Corporations file number: 10786309
Homeward: https://homeward.cloud
Parent company: https://neotericx.net
Contact: info@neotericx.info

## Registered office and agent

NeotericX Incorporated
c/o Universal Registered Agents, Inc.
300 Creek View Road, Suite 209
Newark, New Castle County, Delaware 19711
United States

Universal Registered Agents, Inc. is the registered agent identified in the company's certificate of incorporation. This is the Delaware registered office for legal process; it is not represented as a customer service center, operating facility, returns address, or place to visit. Send ordinary business inquiries to info@neotericx.info.

## Scope of this disclosure

This page provides the company's U.S. entity and registered-office information. It does not assert registration in Germany or another jurisdiction, a European establishment, a VAT registration, a regulatory authorization, or appointment of an EU representative. Additional locally required information will be provided where the company's actual activities require it. Our proposed focus areas do not themselves represent separately incorporated subsidiaries.

# EU & EEA Privacy - GDPR

Version 1 / October 30, 2026

Rights and processing grounds when EU or EEA data protection law applies.

## Homeward and NeotericX

Homeward is owned and operated by NeotericX Incorporated. This Homeward policy is effective October 30, 2026. Mandatory legal rights and applicable separate agreements take precedence.

## Scope and controller

NeotericX Incorporated is the controller for Homeward's described processing. Contact info@neotericx.info with "Homeward EU privacy request". This supplement applies where the GDPR's territorial and material conditions are met; visiting a U.S. website does not alone determine applicability.

## Processing and lawful bases

The Privacy Policy identifies account and home-plan data, inquiries, security records, optional analytics, recipients, and retention criteria. Providing necessary account data enables the requested account service; optional analytics is not required. Contract performance or requested pre-contract steps may rely on Article 6(1)(b), necessary security and business communications on Article 6(1)(f) subject to balancing, legal obligations on Article 6(1)(c), and optional analytics on consent under Article 6(1)(a) where required. Accepting terms is not optional analytics consent.

## Rights and transfers

Subject to statutory conditions, you may request access, correction, erasure, restriction, portability, or object to legitimate-interest processing. Consent can be withdrawn without affecting earlier lawful processing. We respond without undue delay and normally within one month; any permitted complexity extension is explained within that month.

Where Chapter V applies, a lawful transfer mechanism and necessary supplementary measures must cover international processing. This notice does not provide that mechanism or claim that every U.S. provider is certified. Ask for information on the safeguards applicable to your data.

## Independent remedies

You may complain to a competent supervisory authority and pursue mandatory judicial remedies without accepting arbitration. We do not represent that a statutory data protection officer or EU representative has already been appointed. Required appointments and disclosures must be addressed when legally required.

## Reference sources

GDPR - official regulation
https://eur-lex.europa.eu/eli/reg/2016/679/oj/eng

European Data Protection Board - individual rights
https://www.edpb.europa.eu/topics/key-gdpr-concepts/data-subject-rights_en

# U.S. State Privacy Rights

Version 1 / October 30, 2026

Applicable state rights, requests, and appeals.

## Homeward and NeotericX

Homeward is owned and operated by NeotericX Incorporated. This Homeward policy is effective October 30, 2026. Mandatory legal rights and applicable separate agreements take precedence.

## Coverage

State laws differ in thresholds, exemptions, and remedies. This policy explains how to exercise rights where a law applies; it does not assert universal coverage. NeotericX's Delaware incorporation alone does not establish that the Delaware Personal Data Privacy Act applies. Mandatory consumer, security, and breach-notification obligations remain relevant independently.

## Requests and appeals

Depending on applicable law, rights may include access, correction, deletion, portability, recipient information, and opting out of sale, targeted advertising, or certain significant-decision profiling. Email info@neotericx.info with "Homeward state privacy request", your state, and the request. Authorized agents may act where permitted. We respond within the applicable deadline and explain extensions or denials.

Reply with "Homeward privacy appeal" to seek review where available. We provide the outcome and applicable regulator complaint route. Residents of Delaware, Colorado, Virginia, Oregon, and other states can use the same channel. No form agreement or arbitration acceptance is required.

## Sale, advertising, and signals

Homeward does not sell personal data, share it for cross-context behavioral advertising, or conduct significant-decision profiling. Global Privacy Control and Do Not Track keep optional analytics off. A change in those practices would require applicable notices, choices, and safeguards before it begins. See the separate California notice for its collection disclosures.

## Reference sources

Delaware Personal Data Privacy Act
https://delcode.delaware.gov/title6/c012D/index.html

Colorado Attorney General - privacy
https://coag.gov/resources/colorado-privacy-act/

Virginia Attorney General - consumer privacy
https://www.oag.state.va.us/consumer-protection/files/tips-and-info/Virginia-Consumer-Data-Protection-Act-Summary-2-2-23.pdf

Oregon Department of Justice - privacy rights
https://www.doj.state.or.us/consumer-protection/id-theft-data-breaches/privacy/privacy-law-faqs-for-consumers/

# California Privacy Notice

Version 1 / October 30, 2026

Notice at collection and California rights where applicable.

## Homeward and NeotericX

Homeward is owned and operated by NeotericX Incorporated. This Homeward policy is effective October 30, 2026. Mandatory legal rights and applicable separate agreements take precedence.

## Collection notice

NeotericX Incorporated collects identifiers such as account name and email; account authentication and security records; user-provided home projects and tasks; inquiry messages, company details and accepted policy versions; and optional pseudonymous public-page activity. Sources are you, your browser, selected identity providers when enabled, and hosting infrastructure. We use these categories to provide and protect Homeward, respond to inquiries, meet legal duties, and measure use with optional consent.

Authorized company personnel and service providers for hosting, identity, and correspondence receive information needed for their functions. Other disclosures may be legally required or connected with a protected business transfer. We do not sell or share personal information for cross-context behavioral advertising and have no knowledge of selling or sharing information about children under 16.

## Retention and sensitive data

Retention follows the criteria in the Privacy Policy: service needs, request handling, legal duties and claims; optional analytics has separate 90-day detail and 13-month aggregate windows. Do not submit highly sensitive data. Account credentials are processed to secure the service, not to infer characteristics or support advertising. This notice does not claim that every CCPA provision applies regardless of coverage thresholds.

## Rights and requests

Where the CCPA as amended by the CPRA applies, rights may include knowing categories and specific information, correction, deletion, and relevant opt-outs or limits, subject to exceptions. Send requests or authorized-agent inquiries to info@neotericx.info. We use proportionate verification, respond within applicable periods, and do not unlawfully discriminate. Global Privacy Control prevents optional analytics collection. No sale or advertising sharing is currently conducted. You may contact the California Privacy Protection Agency or Attorney General.

## Reference sources

California Attorney General - CCPA/CPRA
https://oag.ca.gov/privacy/ccpa

California Privacy Protection Agency
https://cppa.ca.gov/

# Country-Specific Privacy

Version 1 / October 30, 2026

Additional information for visitors in the United Kingdom, Switzerland, Canada, Australia, New Zealand, Brazil, Singapore, and Japan.

## Homeward and NeotericX

Homeward is owned and operated by NeotericX Incorporated. This Homeward policy is effective October 30, 2026. Mandatory legal rights and applicable separate agreements take precedence.

## How to use this supplement

Our Privacy Policy describes actual website collection and use. The following country notices apply only to the extent the identified laws govern our processing. Local mandatory rights take precedence; an unlisted country is not excluded from protections supplied by its law. Email info@neotericx.info with your country and "Privacy request". We assess identity verification, deadlines, exceptions, appeals, and regulator routes under the applicable law.

## United Kingdom

Where the UK GDPR and Data Protection Act 2018, as amended, apply, you may exercise applicable access, correction, erasure, restriction, portability, objection, and consent-withdrawal rights. The processing purposes and bases are described in our Privacy Policy and GDPR notice. UK-specific transfer rules apply where required; an EU transfer mechanism is not automatically sufficient for the UK. Complaints may be made to the Information Commissioner's Office.

## Switzerland

Where the Swiss Federal Act on Data Protection applies, you may seek information about processing, correction, and other applicable remedies, including portability where its conditions are met. Required safeguards apply to disclosures abroad. Contact us about the destination and protections for a particular transfer. Concerns may be raised with the Federal Data Protection and Information Commissioner.

## Canada

Where PIPEDA or applicable provincial privacy legislation applies, you may request access to personal information, challenge accuracy, seek correction, and question our handling of it. Consent may be withdrawn subject to lawful restrictions and reasonable notice, with consequences explained. Quebec, Alberta, and British Columbia may impose additional or different duties. Complaints may be directed to the competent federal or provincial privacy commissioner. Processing outside Canada does not remove applicable accountability requirements.

## Australia

Where the Privacy Act 1988 and Australian Privacy Principles apply, you may request access and correction and complain about information handling. We assess overseas disclosures under applicable requirements. Contact our privacy email with a complaint and supporting details; you may also contact the Office of the Australian Information Commissioner through its complaint process. This notice does not claim that every Australian visitor automatically brings NeotericX within that Act.

## New Zealand

Where the Privacy Act 2020 applies, you may request access to and correction of your personal information. If a correction is declined, applicable rights may include attaching a statement of the correction sought. Overseas disclosures must meet applicable requirements. The Office of the Privacy Commissioner provides complaint and rights information.

## Brazil

Where the Lei Geral de Proteção de Dados (LGPD) applies, rights may include confirmation, access, correction, anonymization, blocking or deletion of qualifying data, portability subject to applicable rules, information about sharing, and withdrawal of consent. Applicable exceptions and retention obligations remain relevant. You may raise concerns with the Autoridade Nacional de Proteção de Dados (ANPD).

## Singapore

Where the Personal Data Protection Act applies, you may request access and correction and withdraw consent subject to applicable rules; we explain relevant consequences. Required protection applies to overseas transfers. Contact our privacy email to raise a concern, or consult the Personal Data Protection Commission. This email is an operational privacy contact and does not itself establish that a statutory appointment has been completed.

## Japan

Where the Act on the Protection of Personal Information applies, you may request disclosure, correction, cessation of use, deletion, or cessation of third-party provision to the extent the statutory conditions apply. Required information, consent, and safeguards for overseas provision must be addressed for covered transfers. The Personal Information Protection Commission publishes the applicable framework.

## Mandatory protections remain

These supplements do not waive regulator access, statutory remedies, required local disclosures, or privacy rights. The website's arbitration and liability provisions apply only where enforceable and expressly accepted. They do not convert a privacy notice into unrestricted consent to processing or international transfers.

## Reference sources

UK Information Commissioner - access requests
https://ico.org.uk/for-organisations/uk-gdpr-guidance-and-resources/subject-access-requests/a-guide-to-subject-access/

Swiss FDPIC - individual rights
https://www.edoeb.admin.ch/en/knowing-and-asserting-my-rights

Privacy Commissioner of Canada - access obligations
https://www.priv.gc.ca/en/privacy-topics/accessing-personal-information/obligations-for-organizations/02_05_d_54_ati_02/

Australia OAIC - Australian Privacy Principles
https://www.oaic.gov.au/privacy/australian-privacy-principles

New Zealand Privacy Commissioner - correction
https://www.privacy.org.nz/privacy-principles/7/

Brazil ANPD - data subject rights
https://www.gov.br/anpd/pt-br/assuntos/titular-de-dados-1/direito-dos-titulares

Singapore PDPC - data protection obligations
https://www.pdpc.gov.sg/overview-of-pdpa/the-legislation/personal-data-protection-act/data-protection-obligations

Japan PPC - legal framework
https://www.ppc.go.jp/en/legal/

# Privacy Requests & Appeals

Version 1 / October 30, 2026

Exercise your rights without an account, form agreement, or arbitration acceptance.

## Homeward and NeotericX

Homeward is owned and operated by NeotericX Incorporated. This Homeward policy is effective October 30, 2026. Mandatory legal rights and applicable separate agreements take precedence.

## Make a request

Email info@neotericx.info with "Homeward privacy request". Describe the right you wish to exercise, the Homeward account email or inquiry reference where relevant, and your country or state if needed to identify applicable rights. You can request access, correction, deletion, a copy, or other available rights. Authorized agents may act subject to proportionate authority verification. Do not send passwords, recovery codes, or unnecessary identity documents.

## Choices and response

Privacy choices in the footer controls optional analytics and deletes history linked to this browser's current key. Exporting your organizer gives you a copy of your plans; clearing browser storage does not delete a signed-in cloud account. Request cloud-account deletion by email.

We respond within applicable legal deadlines, explain permitted extensions or refusals, and may ask only for verification proportionate to the request. Reply with "Homeward privacy appeal" to request review where available. You may contact a competent regulator directly. No internal request, account, terms acceptance, or arbitration agreement is required first. We do not unlawfully discriminate against rights requests.

# Binding Arbitration & Disputes

Version 1 / October 30, 2026

Please read carefully: express acceptance includes binding individual arbitration and class-action and jury-trial waivers, subject to mandatory legal exceptions.

## Homeward and NeotericX

Homeward is owned and operated by NeotericX Incorporated. This Homeward policy is effective October 30, 2026. Mandatory legal rights and applicable separate agreements take precedence.

## Express agreement and scope

WHEN YOU SEPARATELY ACCEPT THIS ARBITRATION AGREEMENT IN THE INQUIRY FORM, YOU AND NEOTERICX INCORPORATED MUTUALLY AGREE TO RESOLVE COVERED DISPUTES BY FINAL, BINDING INDIVIDUAL ARBITRATION INSTEAD OF A COURT OR JURY TRIAL, EXCEPT AS PROVIDED BELOW.

This website arbitration agreement does not cover employment, employee equity awards, labor organizing, collective bargaining, employment discrimination or accommodation claims, protected reporting, or a separate signed engagement. Covered disputes are claims between you and NeotericX arising from the accepted website Terms of Service, your submitted inquiry, or subsequent communications about that inquiry, whether based on contract, tort, statute, or another legal theory. This agreement does not cover unrelated organizer activity or account registration. This agreement applies prospectively from express acceptance. Mere browsing, sending a privacy request, or viewing this page is not acceptance. It does not retroactively cover a dispute that arose before acceptance or override a separate signed agreement governing an engagement.

## Informal resolution

Before filing a covered arbitration, either party should send a written dispute notice describing the issue, relevant facts, requested relief, and reply details. Send notices to info@neotericx.info with "Dispute notice"; NeotericX will use your supplied contact address. The parties will attempt resolution for 30 days after receipt. Applicable filing periods are tolled during this agreed 30-day process to the extent permitted by law.

This process does not prevent timely protective filings, urgent court relief, eligible small-claims proceedings, regulator complaints, or exercise of privacy rights. It imposes no in-person conference or unnecessary verification barrier. Formal arbitration filing and service must follow the administrator's rules; a company email notice alone is not an arbitration filing.

## Administrator and procedure

The American Arbitration Association (AAA) will administer covered arbitration before one neutral arbitrator. Its Consumer Arbitration Rules and applicable consumer due-process requirements govern consumer disputes; its Commercial Arbitration Rules govern other covered disputes, subject to mandatory law. Rules and filing information are available from AAA. This agreement controls only where consistent with mandatory law and applicable consumer protections.

The parties may use a documents-only, telephone, or video process where the rules permit and applicable consent requirements are satisfied. Any required hearing location must be reasonably accessible and comply with the applicable rules and law. The parties have a fair opportunity to present their case and obtain appropriate discovery. The arbitrator may award the individual relief available under applicable law and must provide a reasoned written award. Judgment may be entered by a court with jurisdiction; judicial review is limited as provided by law.

## Costs and administration

Consumer fees and any hardship relief follow AAA's applicable rules and fee schedule. NeotericX will pay fees and arbitrator compensation allocated to the business by those rules or applicable law; this agreement does not shift those costs to a consumer contrary to law or the rules. Statutory rights to attorney fees and remedies remain available.

NeotericX must meet applicable AAA clause-review, registration, payment, and administration requirements before seeking to rely on AAA administration. Listing AAA here is not a claim that this clause is registered or approved. If AAA declines or cannot administer and the parties cannot agree on an eligible neutral alternative, either party may bring the dispute in a competent court, subject to mandatory law.

## Individual proceedings and class-action waiver

TO THE EXTENT PERMITTED BY LAW, EACH PARTY AGREES TO BRING COVERED CLAIMS ONLY IN ITS INDIVIDUAL CAPACITY, NOT AS A CLASS REPRESENTATIVE OR MEMBER, AND WAIVES CLASS, COLLECTIVE, CONSOLIDATED, AND REPRESENTATIVE PROCEEDINGS FOR THOSE CLAIMS. An arbitrator may not conduct class arbitration without the express written agreement of all affected parties.

This provision does not prevent individuals from filing their own claims, using common counsel, or using applicable administrator procedures for coordinated or mass individual filings. It does not waive non-waivable public injunctive relief, statutory representative rights, or remedies that must remain available under applicable law. If this waiver is unenforceable for a particular claim or remedy, that claim or remedy proceeds in a competent court to the extent required; the clause does not authorize compulsory class arbitration.

## Jury-trial waiver

TO THE EXTENT ENFORCEABLE, BOTH PARTIES KNOWINGLY WAIVE TRIAL BY JURY FOR COVERED DISPUTES. Arbitration is decided by an arbitrator, not a jury. If a covered dispute must proceed in court, this separate mutual jury waiver applies only where the law permits it and the court finds it enforceable. No waiver removes a jury right that cannot lawfully be waived in this manner.

## Exceptions and protected rights

Either party may bring an eligible individual claim in small-claims court. Either may seek temporary or preliminary court relief needed to preserve rights pending arbitration without waiving arbitration of the merits. Neither party is barred from contacting or cooperating with a regulator, law enforcement, or a public authority.

Claims or remedies that applicable law makes non-arbitrable remain in the appropriate forum. This includes a claimant's election where federal law invalidates predispute arbitration or joint-action waivers for cases relating to sexual assault or sexual harassment. Non-waivable privacy, consumer, employment, whistleblower, and public-injunction protections remain intact. This website agreement is not an employment arbitration agreement.

For consumers in jurisdictions that prohibit or restrict predispute consumer arbitration, class waivers, jury waivers, or foreign forum clauses, those restrictions control. This agreement does not deprive you of mandatory protections or a protected right to use your local courts. There is no blanket contractual opt-out from otherwise enforceable covered arbitration, but every legally required exception remains available.

## Governing law, courts, and interpretation

The U.S. Federal Arbitration Act governs this arbitration agreement where applicable. Delaware substantive law governs the website terms subject to mandatory applicable protections. A court with jurisdiction decides questions of contract formation and enforceability of this arbitration agreement and its waivers, including mandatory statutory exceptions. The arbitrator decides the merits of claims validly submitted to arbitration.

For court proceedings that may lawfully be assigned a forum by contract, the parties consent to competent state or federal courts in Delaware, except eligible small-claims proceedings and mandatory local forum rights. If a provision is invalid, sever it only to the extent lawful, preserving the exceptions and court routes above. Nothing permits unilateral selection of a biased substitute arbitrator.

## Changes, records, and communication

The version expressly accepted when you submit an inquiry governs that acceptance. Material amendments require renewed express acceptance for newly covered interactions; posting new terms does not retroactively rewrite an agreement or existing dispute. The website records the accepted terms, privacy-notice, and arbitration versions with the submission timestamp. You may print or save these pages and request the version recorded for your inquiry.

These provisions do not impose blanket confidentiality that prevents protected disclosures, legal advice, statutory reporting, or enforcement of an award. A lawful case-specific protective order may still apply. Contact info@neotericx.info about this agreement.

## Reference sources

AAA - consumer arbitration and rules
https://www.adr.org/industries/consumer/

AAA - Consumer Clause Registry
https://consumerclauseregistry.adr.org/

Federal Arbitration Act - section 2
https://www.govinfo.gov/content/pkg/USCODE-2024-title9/html/USCODE-2024-title9-chap1-sec2.htm

Federal Arbitration Act - chapter 4 exceptions
https://www.govinfo.gov/content/pkg/USCODE-2022-title9/html/USCODE-2022-title9-chap4.htm

# Website Use & Liability

Version 1 / October 30, 2026

Use Homeward responsibly while preserving mandatory rights.

## Homeward and NeotericX

Homeward is owned and operated by NeotericX Incorporated. This Homeward policy is effective October 30, 2026. Mandatory legal rights and applicable separate agreements take precedence.

## Responsible use

Use only accounts, plans, and materials you are authorized to access. Do not bypass controls, attack infrastructure, impersonate others, harass people, introduce malware, or harvest private information. Ordinary accessibility tools, personal exports, and user-directed assistants are allowed within the same access boundaries.

## Ownership and reliance

You retain rights in your own materials. The limited permission to process them is described in the Terms and Privacy Policy. Do not use the organizer to store secrets or regulated records, and check plans before acting on them. Homeward is not a professional inspection or emergency service.

## Liability and protected rights

The expressly accepted Terms contain the applicable warranty and liability provisions and mandatory exceptions. No provision releases all known or unknown claims, restricts lawful regulator access, or requires a consumer to indemnify NeotericX for its own misconduct. Employment rights, protected reporting, fair use, privacy rights, and non-waivable remedies remain intact. The separate arbitration agreement applies only within its expressly accepted scope.

# Responsible Disclosure Policy

Version 1 / October 30, 2026

How to report a vulnerability, minimize harm, and coordinate with NeotericX.

## Homeward and NeotericX

Homeward is owned and operated by NeotericX Incorporated. This Homeward policy is effective October 30, 2026. Mandatory legal rights and applicable separate agreements take precedence.

## Report a concern

Email info@neotericx.info with the subject "Security report". Identify the affected NeotericX URL or feature, describe the potential impact, and include the minimum non-destructive steps needed to reproduce it. Redact personal information, credentials and confidential material. If sensitive evidence is essential, ask us to arrange an appropriate exchange before sending it. This mailbox is not an emergency service.

## Scope and permission

This policy provides a reporting channel for security concerns affecting Homeward's pages.dev and workers.dev addresses and Homeward features operated by NeotericX. It does not authorize penetration testing, access to another person's account or records, or testing of Cloudflare, identity providers, mailbox providers or other third-party systems. Obtain written scope and permission before any testing beyond ordinary authorized use. A linked service is not automatically within NeotericX's authority to authorize.

## Minimize harm

Use only accounts and sample data you control. Do not conduct denial-of-service tests, social engineering, credential attacks, destructive activity, persistence, malware deployment, bulk extraction or lateral movement. If you unexpectedly encounter another person's information or a secret, stop, avoid copying it, and report the location with redacted evidence. Do not threaten disclosure or demand payment.

## Coordination

We will assess reports, may request clarification, and coordinate remediation according to the issue's severity and available information. Please allow a reasonable opportunity to investigate before publishing details that could facilitate exploitation. Any disclosure schedule should be agreed in writing and must preserve protected legal reporting. We do not promise a specific response or remediation deadline, bounty, payment, or public credit. We will not knowingly retaliate merely because someone submits a lawful good-faith report. This statement does not authorize otherwise unlawful testing or bind third parties.

## Information handling

Reports may be shared with personnel, affected service providers, advisers or authorities as reasonably necessary to investigate, remediate or satisfy legal obligations. We minimize unnecessary disclosure but cannot promise absolute confidentiality. Do not send unrelated sensitive information. Our Privacy Policy explains applicable rights and contact procedures.

## Related requests

Copyright complaints belong under the DMCA & Takedown Policy. Personal-information rights requests may be sent directly to info@neotericx.info without accepting inquiry-form terms or arbitration. This policy does not prevent lawful reporting to regulators or law enforcement.

# DMCA & Takedown Policy

Version 1 / October 30, 2026

Copyright reporting, counter-notices, and other requests to review or remove material.

## Homeward and NeotericX

Homeward is owned and operated by NeotericX Incorporated. This Homeward policy is effective October 30, 2026. Mandatory legal rights and applicable separate agreements take precedence.

## Report copyrighted material

Email info@neotericx.info with "Copyright report". Include your signature; the protected work; the exact allegedly infringing material and location; your contact details; a good-faith statement that the use is unauthorized by the owner, its agent or law; and a statement that the report is accurate and, under penalty of perjury, you are authorized to act. Consider licenses and lawful exceptions before reporting.

## Review and counter-notice

We may request clarification or restrict material while reviewing a report. Where Section 512 applies, counter-notices require a signature, identification and former location of removed material, a sworn good-faith mistake/misidentification statement, contact details, and the statutory federal-court jurisdiction and service consent. The applicable restoration window is 10-14 business days after a compliant counter-notice unless qualifying court-action notice is received. Material misrepresentations may create liability.

## Scope and other complaints

This site currently has no public user-upload service. Our reporting mailbox is not represented as a registered DMCA agent, and this policy does not establish safe-harbor eligibility. Where applicable, repeat-infringer restrictions and other statutory conditions must be implemented. For privacy, impersonation, trademark or other concerns, identify the URL, claimed right, facts and requested action; those reports do not automatically follow the DMCA process. Reports may be shared as reasonably needed to resolve the issue. Privacy requests require no arbitration acceptance.

# Human Rights

Version 1 / October 30, 2026

A business should advance opportunity without compromising dignity. Our commitment to human rights starts with the people who build, operate, and depend on it.

## Homeward and NeotericX

Homeward is owned and operated by NeotericX Incorporated. This NeotericX corporate commitment applies to Homeward as relevant to its activities. Commitments and planned controls are not a claim of completed implementation or independent certification.

## Work with dignity

NeotericX is committed to respecting human rights in its own activities and to setting responsible expectations for business partners. Our approach centers on fair treatment, safe work, voluntary employment, privacy, and the ability to raise concerns. We will evaluate risks as our operations, workforce, and supplier relationships develop.

## Equal opportunity. A place to belong.

We prohibit unlawful discrimination, harassment, and retaliation. Employment decisions should reflect job-related criteria, and we will provide reasonable accommodations as required by applicable law. Disability and military or veteran status are expressly included in our equal-opportunity commitment. Our founding by a disabled veteran reinforces our responsibility to treat people with respect.

## A voice in the workplace

We support workers' freedom to organize, form or join a union, choose their representatives, and bargain collectively. We respect lawful choices about participation and will not use threats, coercion, surveillance, or retaliation to interfere with organizing. Employee share ownership is an additional commitment; it does not replace union rights, wages, or collective bargaining obligations.

## Voluntary, safe, fairly compensated work

We oppose slavery, human trafficking, forced labor, and unlawful child labor. We will not knowingly use coercive recruitment, retain identity documents to restrict a worker's freedom, or tolerate exploitative labor practices. Work schedules, compensation, benefits, and workplace safety must meet applicable law and collective bargaining requirements.

We will address foreseeable health and safety risks, provide appropriate instruction and protective measures for the work involved, and take reported hazards seriously. Workers must be able to raise safety concerns without retaliation.

## Shared ownership

Every employee will automatically receive recurring awards of shares in NeotericX Incorporated throughout employment, with each award fully vested at grant. The formal equity plan must define allocation, timing, share rights, and administration. This public commitment does not itself issue shares or represent that the plan has already been adopted.

## Responsible relationships and remedy

We expect suppliers and business partners to respect lawful working conditions, avoid exploitation, and cooperate in addressing material human-rights concerns. We will assess relevant risks before engagement and respond proportionately when a concern is identified, including seeking corrective action or declining a relationship where appropriate.

Concerns can be sent to info@neotericx.info with the subject "Human rights concern." Describe the issue without sending unnecessary medical, identity, or other sensitive records. We prohibit retaliation for good-faith reporting and respect direct access to unions, legal counsel, and government agencies. This email is not an emergency or anonymous reporting service.

# Ethics & Compliance

Version 1 / October 30, 2026

Build with integrity. Compete fairly. Speak up when something is wrong. These are responsibilities we bring to the business we are building.

## Homeward and NeotericX

Homeward is owned and operated by NeotericX Incorporated. This NeotericX corporate commitment applies to Homeward as relevant to its activities. Commitments and planned controls are not a claim of completed implementation or independent certification.

## Our code of conduct

We expect people acting for NeotericX to act honestly, comply with applicable requirements, respect others, protect entrusted information, and maintain accurate records. A commercial opportunity does not justify bribery, deception, exploitation, or interference with protected rights.

Managers are responsible for setting clear expectations, seeking appropriate advice, and responding to concerns. Our internal policy library provides draft operating procedures for formal review and adoption; publication of a policy is not evidence that every control has been implemented or audited.

## Fair business and anti-corruption

We prohibit bribes, kickbacks, and improper payments offered directly or through intermediaries. Gifts, hospitality, donations, sponsorships, and business expenses must have a legitimate purpose and must not be used to improperly influence a decision. We will evaluate heightened risks involving public officials, agents, transactions, and business partners before proceeding.

Actual or potential conflicts of interest should be disclosed and reviewed. People with a conflict should not approve their own transaction or control its review. Records must describe the real purpose of a transaction; false invoices, concealed payments, and misleading entries are unacceptable.

## Responsible technology and national security

We will review applicable licensing, export, sanctions, privacy, AI, and investment requirements before covered activities. We will not knowingly facilitate prohibited transfers or diversion of technology, sensitive information, or resources. Required approvals and authorizations must be obtained at the legally required stage.

## Respect for people and their rights

Our standards include nondiscrimination, reasonable accommodation, freedom of association, support for unionization, and protection from retaliation. Confidentiality and conduct rules must not be used to suppress protected workplace discussions, collective action, whistleblowing, or reports to regulators.

## Raise a concern

Email info@neotericx.info with the subject "Ethics concern." Share a concise description, relevant dates, and a safe way to contact you. Do not include passwords, classified information, medical records, or other unnecessary sensitive material. We will seek appropriate review, limit access to those who need it, and take corrective action when warranted.

This is a company contact mailbox, not an independently operated or 24-hour hotline. We cannot promise anonymity or absolute confidentiality. You may contact an appropriate agency, union representative, or legal adviser directly without company permission. No internal report is required first.

## Accountability as we grow

Our implementation approach calls for named owners, proportionate due diligence, training, documented approvals, records, and periodic review. Formal adoption, independent reporting arrangements, and verified implementation are tracked separately from these public commitments. We will revise procedures when our activities or applicable requirements change.

# Licensing & Permissions

Version 1 / October 30, 2026

Explore a licensing conversation, request use of our identity, or clarify rights to software and content. The right agreement starts with a clear purpose.

## Homeward and NeotericX

Homeward is owned and operated by NeotericX Incorporated. This NeotericX corporate commitment applies to Homeward as relevant to its activities. Commitments and planned controls are not a claim of completed implementation or independent certification.

## Technology and intellectual property

We welcome inquiries about potential technology, software, content, and intellectual-property collaboration. Availability and rights are assessed individually. This page does not present an established patent portfolio, a catalog of available licenses, or a commitment to offer any particular technology.

Before a license is agreed, we will review ownership, third-party rights, permitted uses, affiliate access, sublicensing, geography, confidentiality, and applicable technology-transfer controls. A written agreement defines the rights actually granted.

## Brand, marks, and creative materials

Our brand portal provides current artwork and practical usage guidance. Access to a file does not authorize every use. Commercial licensing, merchandise, co-branding, sponsorship, and uses implying an endorsement require specific written permission unless an existing agreement or applicable law permits them.

Do not alter the identity, claim a relationship that does not exist, or use another party's protected materials on the assumption that NeotericX can grant those rights. We make no representation here about trademark registration or clearance in every jurisdiction.

## Software, models, and open-source rights

Third-party software, fonts, models, and other components remain subject to their own licenses. General website restrictions do not override rights granted under those licenses. Where we do not own the relevant rights, additional permission may be needed from the rights holder.

## What to include in a request

Identify the material or technology, your organization, the proposed use, the audience, distribution channels, territories, duration, and whether the use is commercial. Include a public link or short description where useful. Initial inquiries should not contain confidential designs, source code, trade secrets, or controlled technical information.

We will determine whether we can consider the request, what further review is needed, and what written terms would apply. An inquiry, download, silence, or preliminary discussion does not grant a license or create a confidential relationship.

## Request review

For technology licensing or brand permission, email info@neotericx.info with the subject "Technology licensing inquiry" or "Brand permission request." Opening a contact link does not send a message automatically. Existing contractual permission should be checked against the exact intended use before requesting an expansion.

# Newsletter & Email Privacy

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Optional newsletters, email confirmation, delivery records, and easy unsubscribe.

## Your choice

Homeward is owned and operated by NeotericX Incorporated. Newsletter subscriptions are separate from account registration, support inquiries, and CRM contacts. We ask for an email address, optional name, topic preference, and an explicit subscription request. We record the consent wording, its version, timestamps, subscription state, and confirmation and unsubscribe records. You are subscribed only after you confirm your email.

## Messages and delivery records

Homeward operates its own campaign editor, subscriber database, and delivery queue. Delivery requires a configured and verified mail server. Until that connection is ready, subscription requests remain pending and no newsletters are sent. Confirmation links expire after 48 hours; you may need to request a fresh link when sending becomes available.

When enabled, newsletters are transmitted through the configured SMTP mail service. The service receives recipient and message information needed for delivery. Delivery records include campaign, attempt time, mail-server outcome, and errors. Mail-server acceptance is not proof of inbox delivery. We do not include tracking pixels or track newsletter opens or clicks.

## Unsubscribe and requests

Every newsletter contains a link to unsubscribe from all Homeward marketing without an account or arbitration agreement. Unsubscribe links remain usable after subsequent campaigns. We stop queued marketing to unsubscribed or suppressed addresses; a message already accepted by the mail server may still arrive. Necessary service or account communications are separate.

Email info@neotericx.info with "Homeward newsletter" for help, correction, access, or deletion requests. Limited suppression and consent records may be retained to honor an opt-out, prevent unwanted resubscription, comply with law, or resolve disputes. Our Privacy Policy and regional notices explain applicable rights, service providers, and retention criteria.

## Responsible campaigns

We identify Homeward and NeotericX Incorporated, use accurate subject lines, and include a valid configured postal address and unsubscribe instructions. Campaign authors must review content and audience before queueing. We do not enroll people merely because they have contacted us or created an account.

# AI Project Planning, Photos & Shopping

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How optional AI estimates, private progress photos and disclosed commercial offers work.

## Optional project assistance

Homeward is owned and operated by NeotericX Incorporated. When you request an AI project plan, we process that project's description, additional scope, budget, broad location, available time, existing supplies and task names through Cloudflare Workers AI. We do not include account credentials or unrelated projects. Do not include sensitive personal information, precise addresses or confidential documents. Saved inputs and results remain in your account until replaced or removed through a privacy request.

## Private photos and visual progress

Project photos are private to the signed-in account. The standard upload flow resizes and re-encodes images before upload, removing original metadata; retain your original files separately. You may upload without AI analysis. With automatic analysis selected, an uploaded photo, the earliest baseline photo for that project, and the project scope and task list are processed by Cloudflare Workers AI. Requesting Analyze with AI performs the same processing. Photos, captions and assessments are stored in Homeward's database. Photos are not shared with retailers or sponsors.

A visual assessment is an estimate of what can be seen, not a certificate of completion, quality, safety or compliance. The estimate may be unavailable or inaccurate because of angle, lighting, missing views or unclear scope. Hidden work cannot be verified. You can record your own assessment; AI does not automatically complete tasks. Deleting a photo removes it and its stored assessment from the active application; operational backups may retain prior copies for their retention period. Other saved assessments may mention a deleted reference photo. Contact info@neotericx.info for access, correction or deletion assistance.

## Budget and product estimates

Cost and time ranges are planning guidance, not contractor quotes, guaranteed prices or a commitment that a project can be safely performed. Homeward calculates displayed totals from the generated line items and adds a disclosed contingency. Sales tax, shipping and site-specific unknowns may require additional funds. A planning midpoint is not a guaranteed final budget. Confirm measurements, products, permits and professional requirements before proceeding.

Retailer search links are convenience links, not verified offers or proof of a commercial relationship. Checked product offers include their source, check time and pack specifications. A lowest-known-price label applies only to comparable current offers in Homeward's catalog with known shipping, excluding sales tax. It does not mean the lowest price on the entire Internet. Availability and checkout prices can change.

## Sponsorships and affiliate links

Paid placements and affiliate links are labeled near the offer. Homeward may receive compensation from labeled commercial relationships. Sponsorship does not change the independent project estimate or ordering within a comparable price group. Corporate and retail partnerships may support Homeward, but listing a retailer search link alone does not imply sponsorship. We do not transmit your project photos, detailed scope or budget to advertisers. Following an external link takes you to that website and its privacy practices.

## Service availability and controls

AI requests are subject to per-account and shared daily allowances and provider availability. Saved work remains accessible when inference is unavailable. Administrators may pause AI processing. Cloudflare's terms and privacy practices apply to its processing; Homeward stores the project inputs, photos and outputs required to provide your saved workspace. See our Privacy Policy for other rights and contact methods.