

Terms of Service

Version 1.0 · Effective July 6, 2026

These Terms of Service (these “Terms”) are between DocDissect, LLC, a Connecticut limited liability company doing business as SpreadSpace (“SpreadSpace,” “we,” or “us”), and the individual or entity accessing or using the Sites (“you”).

“Sites” means spreadspace.app, docs.spreadspace.app, and the other websites, documentation portals, demonstration environments, and document-upload interfaces that SpreadSpace operates and that link to or display these Terms, together with the content, text, graphics, sample materials, and other information made available through them (collectively, “Content”). SpreadSpace’s commercial document extraction and analytics offering — including the dashboard, API, SDKs, and embeddable components made available under a customer account (the “Services”) — is governed by the Master Service Agreement available at <https://spreadspace.app/legal/msa> (the “MSA”), as described in Section 1.

BY ACCESSING OR USING THE SITES, YOU AGREE TO THESE TERMS. IF YOU ARE ACTING ON BEHALF OF AN ENTITY, YOU REPRESENT AND WARRANT THAT YOU HAVE AUTHORITY TO BIND THAT ENTITY, AND “YOU” INCLUDES THAT ENTITY. IF YOU DO NOT AGREE TO THESE TERMS, YOU MAY NOT ACCESS OR USE THE SITES.

1. Agreement to Terms

1.1 Scope. These Terms govern access to and use of the Sites and Content. Use of the Services under an account is governed by the MSA and any Order Form, and SpreadSpace’s collection, use, and disclosure of personal information is described in its Privacy Policy at <https://spreadspace.app/legal/privacy> (the “Privacy Policy”).

Capitalized terms used but not defined in these Terms have the meanings given in the MSA.

1.2 Order of Precedence. If these Terms conflict with the MSA or an Order Form with respect to the Services, Document Data, or Outputs, the MSA and the Order Form control. Nothing in these Terms modifies the MSA.

1.3 Eligibility. The Sites are business tools intended for individuals 18 years of age or older. You may not use the Sites if Applicable Law prohibits you from doing so, if you are located in a country subject to a U.S. government embargo, or if you are on any U.S. government list of prohibited or restricted parties.

2. Use of the Sites

2.1 License. Subject to these Terms, SpreadSpace grants you a limited, revocable, non-exclusive, non-transferable, non-sublicensable license to access the Sites and to view, download, and print Content solely for your internal business purposes in evaluating, purchasing, integrating, or using SpreadSpace's products.

2.2 Documentation and Sample Materials. Sample code published in the Documentation may be used and modified in connection with your integration with the Services. Sample documents made available through the Sites and Test Mode — including demonstration loan packages — are synthetic, are provided for illustration and testing only, and do not describe any real person, business, or financial institution.

2.3 No Professional Advice. Content is provided for general informational purposes, including educational material about lending, tax forms, and government loan programs, and does not constitute legal, tax, accounting, financial, credit, or investment advice. Content may not reflect the most current legal or regulatory developments, and you should consult your own advisors before acting on it.

3. Accounts; Electronic Communications

3.1 Accounts. Certain features of the Sites require an account. You will provide accurate and complete registration information and keep it current, will safeguard your credentials, are responsible for all activity occurring under your account, and will notify SpreadSpace promptly at support@spreadspace.app of any suspected compromise. Accounts used to access the Services are additionally subject to the MSA.

3.2 Electronic Communications. You consent to receive communications from SpreadSpace electronically, including by email and through notices posted on the Sites or in the Services, and you agree that those communications satisfy any legal requirement that a communication be in writing. Operational and transactional notices are a condition of maintaining an account and may not be opted out of.

4. Document Uploads by Borrowers and Applicants

4.1 Role of the Customer. Portions of the Services include document-upload interfaces that SpreadSpace's customers — typically banks, credit unions, and other commercial lenders (each, a "Customer") — embed in their own applications or share with their applicants. If you upload documents through such an interface, you do so at the direction of that Customer in connection with your relationship with it, such as a loan application. The Customer is responsible for that relationship, including any notices to and consents from you required by Applicable Law, and SpreadSpace processes the documents on the Customer's behalf as its service provider, as described in the Privacy Policy.

4.2 Your Representations. You represent and warrant that the documents and information you submit relate to you or to a person or entity you are authorized to act for, that they are, to your knowledge, accurate and complete, and that you will not submit content that you lack the rights to submit or that contains viruses or other malicious code.

4.3 No Lending Relationship. Uploading documents does not create a customer, advisory, or lending relationship between you and SpreadSpace. SpreadSpace performs document extraction and analytics only and does not make, participate in, or influence any credit decision. Questions about your documents, application, or loan should be directed to the Customer that requested them; if you contact SpreadSpace directly, SpreadSpace will refer you to that Customer and will assist it in responding, consistent with the Privacy Policy.

5. Acceptable Use

You will not, and will not permit any third party to: (a) use the Sites in violation of Applicable Law or these Terms; (b) access or attempt to access accounts, systems, or data without authorization, or probe, scan, or test the vulnerability of the Sites or any SpreadSpace system without SpreadSpace's prior written consent; (c) interfere with or disrupt the operation or integrity of the Sites, including by introducing malicious code, launching denial-of-service attacks, or imposing an unreasonable load; (d) scrape, crawl, harvest, or otherwise use automated means to access the Sites or collect Content or data, except for standard search-engine indexing and interfaces expressly provided by SpreadSpace and used in accordance with the Documentation; (e) circumvent authentication, rate limiting, usage metering, or other access or security controls; (f) copy, frame, mirror, republish, or distribute Content except as expressly permitted by Section 2; (g) reverse engineer, decompile, or otherwise attempt to derive the source code, models, or extraction techniques embodied in the Sites or the Services, or use the Sites or Content to build, train, or benchmark a competing product; (h) misrepresent your identity or affiliation; or (i) submit or transmit content that is unlawful, infringing, defamatory, or malicious. SpreadSpace may investigate suspected violations and may cooperate with law enforcement.

6. Fees and Payment

Access to the public areas of the Sites is currently free. Fees for the Services are stated in the applicable Order Form or published in the Services at the time of use and are governed by the MSA, including its invoicing, payment-authorization, dispute, late-payment, and price-change provisions. Pricing information displayed on the Sites is provided for general information, may change as described in the MSA, and does not constitute a binding offer. Payments are processed by SpreadSpace's third-party payment processor, which collects payment card details directly, as described in the Privacy Policy.

7. Intellectual Property; Feedback

7.1 Ownership. SpreadSpace and its licensors retain all right, title, and interest, including all intellectual property and proprietary rights, in and to the Sites, the Services, and the Content, and in the SpreadSpace and DocDissect names, logos, and marks. Except for the limited license granted in Section 2.1, no right or license is granted under these Terms, whether by implication, estoppel, or otherwise. You will not use SpreadSpace's name, logo, or trademarks without SpreadSpace's prior written consent. Third-party names and marks referenced on the Sites are the property of their respective owners, and references to them do not imply affiliation or endorsement.

7.2 Feedback. If you provide SpreadSpace with suggestions, ideas, or other feedback about the Sites or the Services, SpreadSpace may use that feedback without restriction or obligation to you, and you grant SpreadSpace a perpetual, irrevocable, worldwide, royalty-free, fully sublicensable license to use, reproduce, modify, and otherwise exploit it for any purpose.

8. Copyright Complaints

SpreadSpace respects intellectual property rights. If you believe that material on the Sites infringes your copyright, send a notice to SpreadSpace's copyright agent at legal@spreadspace.app or by mail to DocDissect, LLC, Attn: Copyright Agent, 18 Locust Ave #102, New Canaan, CT 06840, including: (a) identification of the copyrighted work claimed to be infringed; (b) identification of the material claimed to be infringing and its location on the Sites; (c) your name, address, telephone number, and email address; (d) a statement that you have a good-faith belief that the use is not authorized by the copyright owner, its agent, or the law; (e) a statement, under penalty of perjury, that the information in the notice is accurate and that you are the copyright owner or authorized to act on the owner's behalf; and (f) your physical or electronic signature. SpreadSpace may remove or disable access to allegedly infringing material and may terminate the access of repeat infringers.

9. Third-Party Services

The Sites may contain links to, or embed features provided by, third-party websites and services — such as scheduling tools and payment elements — that operate under their own terms and privacy policies. SpreadSpace does not control and is not responsible for third-party websites or services, and your use of them is at your own risk and subject to their terms.

10. Privacy

SpreadSpace's collection, use, and disclosure of personal information in connection with the Sites is described in the [Privacy Policy](#). For Document Data submitted under a Customer's account, SpreadSpace acts as the Customer's processor and service provider as described in the MSA and the Privacy Policy.

11. Disclaimers

THE SITES AND CONTENT ARE PROVIDED "AS IS" AND "AS AVAILABLE." SPREADSPACE DISCLAIMS ALL WARRANTIES, EXPRESS OR IMPLIED, INCLUDING MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, TITLE, AND NON-INFRINGEMENT, AND ANY WARRANTIES ARISING FROM COURSE OF DEALING OR USAGE OF TRADE.

SPREADSPACE DOES NOT WARRANT THAT THE SITES OR CONTENT WILL BE UNINTERRUPTED, ERROR-FREE, SECURE, CURRENT, ACCURATE, OR COMPLETE. Any warranties for the Services are stated exclusively in the MSA.

12. Limitation of Liability

TO THE MAXIMUM EXTENT PERMITTED BY APPLICABLE LAW: (A) SPREADSPACE WILL NOT BE LIABLE FOR ANY INDIRECT, INCIDENTAL, SPECIAL, CONSEQUENTIAL, OR PUNITIVE DAMAGES, OR FOR LOST PROFITS, REVENUE, DATA, OR GOODWILL, ARISING OUT OF OR RELATED TO THE SITES, THE CONTENT, OR THESE TERMS, UNDER ANY THEORY OF LIABILITY, EVEN IF ADVISED OF THE POSSIBILITY OF SUCH DAMAGES; AND (B) SPREADSPACE'S AGGREGATE LIABILITY ARISING OUT OF OR RELATED TO THE SITES, THE CONTENT, OR THESE TERMS WILL NOT EXCEED ONE HUNDRED U.S. DOLLARS (US \$100). Liability arising out of or related to the Services is governed exclusively by the MSA. Nothing in this Section limits liability that cannot be limited under Applicable Law.

13. Indemnification

You will defend, indemnify, and hold harmless SpreadSpace and its affiliates, and their respective officers, directors, employees, and agents, from and against third-party claims, and resulting liabilities, damages, and reasonable costs (including attorneys' fees), arising from (a) your access to or use of the Sites in violation of these Terms or

Applicable Law, (b) content or documents you submit, or (c) your violation of any third-party right. This Section does not modify the indemnification provisions of the MSA, which govern claims arising out of the Services.

14. Suspension; Termination

SpreadSpace may suspend or terminate your access to the Sites at any time, with or without notice, including for any violation of these Terms or where reasonably necessary to address a security risk, unlawful use, or legal requirement. You may stop using the Sites at any time. Termination of accounts and of access to the Services is governed by the MSA. Provisions that by their nature should survive — including Sections 7, 11, 12, 13, 16, and 17 — survive termination.

15. Changes to These Terms

SpreadSpace may update these Terms from time to time. SpreadSpace will post the updated Terms on the Sites with a revised effective date and, for material changes, will provide reasonable advance notice through the Sites or by email to account holders. Changes take effect on the stated effective date, and continued use of the Sites after that date constitutes acceptance; if you do not agree to the updated Terms, you must stop using the Sites. Modifications to the MSA are governed by the MSA.

16. Governing Law; Venue; Jury Waiver

These Terms are governed by the laws of the State of Connecticut, without regard to conflict-of-laws principles. The parties consent to the exclusive jurisdiction and venue of the state and federal courts located in Fairfield County, Connecticut. EACH PARTY

IRREVOCABLY WAIVES ITS RIGHT TO A JURY TRIAL IN ANY ACTION ARISING OUT OF OR RELATING TO THESE TERMS OR THE SITES.

17. General

17.1 Entire Agreement. These Terms, together with the Privacy Policy and any additional terms presented on the Sites, are the entire agreement between you and SpreadSpace regarding the Sites and supersede all prior and contemporaneous understandings regarding the Sites. These Terms do not supersede the MSA or any Order Form.

17.2 Assignment. You may not assign these Terms without SpreadSpace's prior written consent. SpreadSpace may assign these Terms, on notice, to a successor in connection with a merger, acquisition, corporate reorganization, or sale of all or substantially all of its assets. Any other purported assignment is void.

17.3 Severability; Waiver. If any provision is held unenforceable, it will be reformed to the minimum extent necessary to make it enforceable, and the remainder of these Terms remains in effect. A waiver is effective only if in writing and only for the specific instance given.

17.4 No Third-Party Beneficiaries; Headings. These Terms do not create any third-party beneficiary rights. Headings are for convenience only and do not affect interpretation.

17.5 Notices. Notices to SpreadSpace must be in writing and sent to DocDissect, LLC, 18 Locust Ave #102, New Canaan, CT 06840, with a copy to legal@spreadspace.app. SpreadSpace may provide notices to you by email to the address on your account or through the Sites or the Services.

18. Contact

Questions about these Terms may be directed to DocDissect, LLC (d/b/a SpreadSpace), 18 Locust Ave #102, New Canaan, CT 06840, or legal@spreadspace.app. For product support, contact support@spreadspace.app; for privacy matters, contact privacy@spreadspace.app.