

1. Introduction & Acceptance

These SMS/MMS & AI Messaging Terms (“**Messaging Terms**”) govern your use of any **text message (SMS)** or **multimedia message (MMS)** services provided by **Admiral Communities** (“**Admiral,**” “**we,**” “**us,**” or “**our**”), including any messages exchanged with:

- phone numbers, short codes, or long codes we publish;
- click-to-text links or buttons on our websites;
- texting entry points in our marketing, signage, or printed materials; and
- AI-powered messaging systems operated by or on behalf of Admiral.

By **texting us**, replying to our texts, or continuing to participate in any Admiral SMS/MMS program, you:

- agree to these Messaging Terms;
- agree to our **Website Terms of Use & Legal Disclosures**;
- agree to our **Master Terms & Conditions of Service**; and
- acknowledge our **Privacy Policy**, which explains how we handle your personal information.

If you do not agree with these Messaging Terms, please do not text us.

2. Who & What These Terms Cover

These Messaging Terms apply to:

- **Prospective and current residents**;
- Individuals interested in **buying, selling, or renting** a home/ leasing a home site in a community managed by Admiral;
- Individuals interested in **full-time or long-term RV stays** at a community managed by Admiral (where allowed);

- Individuals inquiring about or participating in **promotions, referral programs, or rent-assistance programs**;
- Any person who texts us with questions, photos, videos, or other information, whether or not they become a resident.

These Terms apply **in addition to** any lease, purchase/sale agreement, program terms, or other contracts you may enter into with a community managed by Admiral. If there is a conflict, your specific written agreement generally controls for that transaction, to the extent allowed by law.

3. Opt-In, Consent & Program Types

3.1 How You Opt In

You may opt in to receive SMS/MMS messages from Admiral when you:

- submit a form on our website and provide your mobile number;
- check a box agreeing to receive text messages;
- text a keyword or number that we advertise (for example, in print or on signs);
- provide your mobile number to an Admiral representative and verbally agree to receive texts; or
- otherwise provide consent in writing or electronically, where allowed by law.

Where required, we will make clear **what types of messages you're signing up for, how often we may text you, and how to opt out.**

3.2 Types of Messages You May Receive

Depending on how you interact with us, we may send:

- **Transactional / Service messages**, such as:
 - application updates (rent, buy, lease, sell, RV, programs);
 - appointment and tour confirmations;
 - maintenance or community notices;

- rent reminders or account alerts.
- **Informational messages**, such as:
 - updates about community amenities, rules, or office hours;
 - alerts related to weather, safety, or urgent maintenance (where available).
- **Promotional / Marketing messages**, such as:
 - move-in specials, incentives, or limited-time offers;
 - general marketing about communities, homes, or programs.

We will distinguish marketing programs where legally required and obtain **explicit consent** for marketing texts if applicable law requires it.

3.3 Message Frequency

Message frequency may vary based on your relationship with us and your requests (for example, more messages while actively applying or touring). Any estimated frequency we provide is a **good-faith estimate, not a guarantee**.

3.4 Consent Is Not Required to Apply or Rent

Unless explicitly required by law or clearly disclosed otherwise, **consent to receive marketing text messages is not a condition of applying for or obtaining housing, programs, or services** from a community managed by Admiral.

4. Cost & Carrier Disclaimers

- **Message and data rates may apply** to any messages sent to or received from us, depending on your carrier and plan.
- Admiral is **not responsible** for any charges billed by your mobile carrier.
- Supported carriers and coverage may change at any time.
- Admiral is **not liable** for delayed or undelivered messages.

For questions about your text or data plan, please contact your mobile carrier, not Admiral.

5. AI Messaging – Talking to People vs. Talking to AI

5.1 AI Assistance Explained

Some or all of our SMS/MMS conversations may be **handled by or assisted by AI systems** (artificial intelligence), rather than a live human. These systems can help answer questions and route you to the right place faster.

5.2 Clear AI Disclosure

Where you are interacting with an AI-driven texting system (rather than a person), Admiral will **clearly disclose** in the conversation that you are communicating with an **AI assistant**. For example, you may see language like:

“You’re now chatting with Admiral’s virtual assistant, an AI system. It may share information and help answer your questions.”

5.3 Limitations of AI

AI systems:

- may **not always be accurate, complete, or up to date**;
- should **not** be relied upon for legal, medical, financial, or other professional advice;
- may ask you clarifying questions but **do not have human judgment**.

You remain responsible for verifying any important information, reading your lease or agreement, and contacting an Admiral team member for clarification when needed.

5.4 Human Escalation

In many cases, an AI conversation can be **reviewed or taken over by a human** (for example, for complex situations or where required by law). Availability of human support may vary by time of day, community, holidays, weekends, and program.

5.5 Agreement to AI Use

By texting us, you **consent to the use of AI systems** in handling, analyzing, and responding to your messages, in accordance with these Messaging Terms and our Privacy Policy.

6. Your Responsibilities When Texting Us

6.1 Accurate Information

You agree to provide information that is **true, accurate, and complete** to the best of your knowledge.

6.2 Do Not Share Highly Sensitive Information via Text

For your protection, you **should not** text us:

- full Social Security numbers;
- full payment card numbers or bank account numbers;
- highly sensitive medical or health information;
- passwords, security codes, or PINs.

If such information is inadvertently sent, we will handle it consistent with our policies, but SMS/MMS is **not** a secure channel designed for that type of data.

6.3 MMS Content – Photos & Videos You Send

If you send us photos, videos, or other media by MMS, you confirm that:

- you have the **right to share** the content (you own it or have permission);
- it does **not** contain illegal, harmful, harassing, hateful, obscene, or sexually explicit material;
- it does **not** depict minors in any exploitative or inappropriate manner;
- it does **not** infringe another party's copyright, trademark, or other rights.

We may store and use such media in accordance with these Terms, our Privacy Policy, and applicable law—for example, to review a maintenance issue or to assist with an application.

6.4 Prohibited Use

You may not use SMS/MMS to:

- send unlawful, threatening, abusive, defamatory, or discriminatory messages;
- impersonate another person or misrepresent your identity;
- attempt to interfere with or disrupt our systems.

7. How We Use the Information in Your Messages

In addition to our **Privacy Policy**, we may use information contained in your SMS/MMS messages to:

- respond to your questions or requests;
- process and update applications (rent, buy, sell, RV, programs);
- confirm appointments, tours, and community events;
- send service and account-related alerts and notices (where allowed);
- evaluate and improve our AI systems and messaging services (using appropriate safeguards);
- maintain records of communications for customer service, training, compliance, and dispute resolution.

We may retain SMS/MMS content in accordance with our data retention practices and applicable law.

8. Opt-Out, STOP & HELP Commands

8.1 How to Opt Out

You can opt out of receiving SMS/MMS messages from a particular Admiral program at any time by replying with a recognized **opt-out keyword**, such as:

- “STOP”
- “CANCEL”
- “UNSUBSCRIBE”
- “QUIT”
- or another equivalent keyword we specify.

Upon receiving your opt-out message, we will:

- send a **single confirmation message** (if required) that you have been unsubscribed; and

- stop sending further messages from that program, except where lawfully allowed (for example, certain service or safety messages in limited cases).

You may need to opt out separately from **different programs or numbers** if you are subscribed to more than one (e.g., marketing alerts vs. maintenance alerts).

8.2 HELP Command

If you need assistance, reply:

- “HELP” (or as we specify in a program description),

and we will respond with general information on how to contact us or manage your text preferences.

8.3 Time to Process & Local Law

We aim to honor opt-out requests **promptly** and in any event within the timeframes required by applicable law and carrier guidelines.

9. Service Limitations & Delivery

Text messaging services involve multiple parties (you, your carrier, our messaging providers, and carriers in between). Therefore:

- We **do not guarantee** that messages will be delivered, timely, secure, or error-free.
- We are not responsible for delays, failures, or misdeliveries caused by any network, carrier, or technical issue outside our reasonable control.
- Message content may be truncated, reformatted, or split into multiple messages due to technical limitations.

If you believe you are not receiving messages you should be, please contact us and/or your mobile carrier.

10. No Emergency or Urgent Safety Reporting via Text

Do not use SMS/MMS to report emergencies or life-threatening situations.

- If you or others are in immediate danger, **call 911** or your local emergency number.

We are not responsible for failure to respond to texts sent regarding emergencies or urgent safety issues.

11. Eligibility & Age

Our SMS/MMS programs are intended for individuals who:

- are **at least 18 years old**, or
- are otherwise legally able to enter into agreements in their jurisdiction.

We do not knowingly run SMS/MMS programs aimed at children under 18. Parents or guardians who believe their child has enrolled should contact us so we can remove the number, as appropriate.

12. Intellectual Property & Use of Our Messages

All content in messages we send (including text, images, logos, and any media) is owned by or licensed to Admiral and is protected by applicable intellectual property laws. You may not:

- copy, distribute, or create derivative works based on our message content,
 - except for personal, non-commercial use directly related to your relationship with Admiral.
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13. Disclaimers & Limitation of Liability (Messaging-Specific)

13.1 Disclaimer of Warranties (Messaging)

To the fullest extent permitted by law:

- our SMS/MMS and AI messaging services are provided on an “**AS IS**” and “**AS AVAILABLE**” basis;
- we make no warranties, express or implied, about the **accuracy, reliability, or completeness** of any information provided via SMS/MMS or AI.

13.2 AI Content Disclaimer

AI-generated responses may contain errors or omissions. You are responsible for:

- verifying critical information,
- reviewing the terms of any lease or agreement, and
- seeking professional advice where appropriate.

You agree that Admiral is **not liable** for harm arising from reliance solely on AI-generated content where you had the opportunity to contact a human or review official documents.

13.3 Limitation of Liability

To the fullest extent permitted by law, Admiral's liability for any claims arising out of or related to SMS/MMS or AI messaging will be limited as set forth in our **Master Terms & Conditions**, which are incorporated here by reference.

14. Indemnification

To the extent permitted by law, you agree to **indemnify and hold harmless** Admiral and its affiliates, officers, employees, and agents from claims, losses, or damages related to:

- content you send via SMS/MMS;
 - your misuse of messaging services;
 - your violation of these Messaging Terms or applicable law.
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15. Governing Law, Messaging Disputes & Forum Selection

Governing Law

To the extent allowed by law, **these Messaging Terms and any dispute arising out of or relating to your relationship with Admiral or SMS/MMS or AI messaging** will be governed by the **laws of the State of Tennessee**, without regard to conflict of laws principles, unless a different jurisdiction is required by law or specified in a separate written agreement.

Dispute Resolution & Class Action Waiver (Messaging)

Any dispute, claim, or controversy arising out of or relating to:

- SMS or MMS messages;
- AI-assisted messaging;

- consent, opt-in, opt-out, message content, frequency, or delivery;
- alleged violations of the TCPA or similar laws;

shall be resolved pursuant to the **mandatory arbitration and class action waiver provisions** in Admiral's **Master Terms & Conditions of Service**, incorporated herein.

Forum Selection (Court Proceedings Only)

To the extent a messaging-related dispute is not subject to arbitration, **such dispute shall be brought exclusively in the state or federal courts located in Knox County, Tennessee**, and you consent to the personal jurisdiction and venue of such courts.

16. Changes to These Messaging Terms

We may update these Messaging Terms at any time. When we do:

- we will update the "Last Updated" date below; and
- we may provide additional notice where required by law (for example, via our website or a text message).

Your continued participation in any SMS/MMS program after changes take effect constitutes your **acceptance of the updated Terms**, to the extent allowed by law.

Last Updated: [Insert Date]

17. Contact Information

If you have questions or concerns about these Messaging Terms or our SMS/MMS & AI services, you may contact us at:

Admiral Communities

Mailing Address: P.O. Box 24535 Knoxville, TN 37933

Phone Number: 865-427-5009

Email Address – e.g., support@admiralcommunities.com, admin@admiralcommunities.com

Please do **not** text sensitive personal or financial information to these numbers.