NEXA Lending LLC Privacy Policy

Last Updated: 04/20/2026

1. Introduction

NEXA Lending LLC (“Company,” “we,” “us,” or “our”) respects your privacy and is committed to protecting your personal information. This Privacy Policy explains how we collect, use, disclose, and safeguard information when you visit **johnwintershomeloans.com**, contact us, submit an inquiry, apply for mortgage-related services, or choose to receive communications from us, including text messages.

By using our website or services, you agree to the terms of this Privacy Policy.

2. Information We Collect

We may collect information you voluntarily provide to us, including:

- **Contact Information:** name, phone number, email address, mailing address
- **Inquiry Information:** information you submit through website forms, appointment requests, consultation requests, or other communications
- **Mortgage-Related Information:** information related to your interest in mortgage, refinance, home purchase, prequalification, or related loan origination services
- **Communication Preferences:** your preferences regarding phone calls, emails, and text messages
- **Technical Information:** IP address, browser type, device information, pages visited, referring URLs, and other website usage data collected through cookies or analytics tools

3. How We Use Information

We may use your information to:

- respond to your inquiries
- provide information about our mortgage and loan origination services
- contact you regarding appointments, consultations, requests, account matters, or service-related updates
- process and maintain records relating to your request for services
- improve our website, services, and user experience
- comply with applicable legal, regulatory, licensing, and recordkeeping obligations
- send text messages and other communications you have consented to receive

4. Text Messaging / SMS Privacy

If you provide your mobile phone number and consent to receive text messages from us, we may send you text messages regarding your inquiries, appointments, application-related updates, account or service notifications, and other communications related to the services you requested.

SMS consent is not shared with third parties or affiliates for marketing purposes. No mobile opt-in data will be shared with third parties for marketing or promotional purposes.

You may opt out of receiving text messages at any time by replying STOP to any text message you receive from us. For assistance, reply HELP or contact us at:

JohnWinters@NEXALending.com
9513812905

Message frequency may vary. Message and data rates may apply.

5. How We Share Information

We may share your information only as reasonably necessary for business operations and as permitted by law, including with:

- service providers that help us operate our website, CRM, communications systems, hosting, analytics, or other business systems

- professional advisors, auditors, regulators, or legal authorities when required or appropriate
- parties involved in business transfers, mergers, acquisitions, or similar transactions

We do **not** share mobile opt-in data with third parties for their marketing or promotional use.

6. Cookies and Tracking Technologies

Our website may use cookies, pixels, analytics tools, and similar technologies to improve site functionality, understand user activity, and enhance the user experience. You may adjust your browser settings to refuse cookies, though some site features may not function properly.

7. Data Security

We use reasonable administrative, technical, and physical safeguards designed to protect personal information from unauthorized access, use, alteration, or disclosure. However, no method of transmission over the Internet or method of electronic storage is guaranteed to be completely secure.

8. Data Retention

We retain information for as long as reasonably necessary to fulfill the purposes described in this Privacy Policy, provide services, comply with legal obligations, resolve disputes, and enforce agreements.

9. Third-Party Websites

Our website may contain links to third-party websites or services. We are not responsible for the content, privacy practices, or security of those third parties. We encourage you to review their privacy policies separately.

10. Your Choices

You may contact us to:

- request updates to your contact information
- opt out of certain communications
- ask questions about how your information is used

You may unsubscribe from marketing emails by using the unsubscribe link in the email, where applicable. You may opt out of text messages by replying STOP.

11. Changes to This Privacy Policy

We may update this Privacy Policy from time to time. Any changes will be posted on this page with an updated effective date.

12. Contact Information

If you have questions about this Privacy Policy or our privacy practices, please contact:

NEXA Lending LLC
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9513812905
JohnWinters@NEXALending.com