NEXA Lending LLC Terms & Conditions

Last Updated: 04/20/2026

1. Acceptance of Terms

These Terms of Service (“Terms”) govern your access to and use of the website located at **johnwintershomeloans.com** and any related services, forms, communications, and online features provided by **NEXA Lending LLC** (“Company,” “we,” “us,” or “our”).

By accessing or using our website or services, you agree to be bound by these Terms. If you do not agree, do not use our website or services.

2. Nature of Services

The Company provides mortgage-related information and loan origination services, which may include information about home loans, refinancing, prequalification, mortgage consultation, and related consumer mortgage services.

Information provided on this website is for general informational purposes only and does not constitute a commitment to lend, pre-approval, approval, or an offer to enter into any specific loan transaction unless expressly stated in writing by the Company.

All loan applications, approvals, terms, interest rates, and funding decisions are subject to applicable underwriting standards, verification, legal requirements, and program availability.

3. Eligibility and Lawful Use

You agree to use this website only for lawful purposes and in a manner consistent with these Terms. You agree not to:

- use the website in violation of any law or regulation
- interfere with the operation or security of the website
- submit false, misleading, or fraudulent information
- attempt to gain unauthorized access to any systems or data
- copy, scrape, or exploit website content for unauthorized commercial use

4. Website Content Disclaimer

While we strive to keep website content accurate and current, we do not guarantee that all information on the website is complete, accurate, or up to date at all times. Mortgage programs, rates, terms, eligibility requirements, and regulatory obligations may change without notice.

The Company reserves the right to modify, suspend, or discontinue any aspect of the website or services at any time without notice.

5. No Professional or Legal Advice

Content on this website is provided for general informational purposes only and should not be relied upon as legal, tax, financial, accounting, or other professional advice. You should consult your own advisors regarding your specific circumstances.

6. Electronic Communications

By submitting forms, contacting us, or otherwise communicating with us electronically, you consent to receive communications from us electronically, including by email, phone call, and, if you opt in, text message, as permitted by applicable law.

7. SMS Terms and Conditions

If you provide your mobile phone number and expressly consent to receive text messages from **NEXA Lending LLC**, you agree to receive conversational, informational, appointment-related, service-related, and other communications related to the services

you requested.

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

You can opt out at any time by replying STOP to any text message. For help, reply HELP or contact us at:

JohnWinters@NEXALending.com
9513812905

Consent to receive text messages is not a condition of purchase or of obtaining mortgage services from the Company.

8. Privacy

Your use of the website and services is also subject to our Privacy Policy:

https://johnwintershomeloans.com/privacy-policy

Please review that policy carefully to understand how we collect, use, and protect your information.

9. Intellectual Property

All content on this website, including text, graphics, logos, icons, images, layout, and other materials, is owned by or licensed to the Company and is protected by applicable intellectual property laws. You may not reproduce, distribute, modify, republish, transmit, or create derivative works from website content without prior written permission from the Company.

10. Third-Party Links

Our website may contain links to third-party websites or services for convenience. We do not control or endorse those third parties and are not responsible for their content, terms, privacy practices, or services.

11. Disclaimer of Warranties

This website and its content are provided on an “as is” and “as available” basis without warranties of any kind, express or implied, to the fullest extent permitted by law. We do not warrant that the website will be uninterrupted, error-free, secure, or free from harmful components.

12. Limitation of Liability

To the fullest extent permitted by law, **NEXA Lending LLC** shall not be liable for any indirect, incidental, consequential, special, or punitive damages arising out of or related to your use of, or inability to use, the website or services.

13. Changes to These Terms

We may revise these Terms from time to time. Updated Terms will be posted on this page with a revised effective date. Your continued use of the website after changes are posted constitutes your acceptance of the revised Terms.

14. Contact Information

If you have any questions about these Terms, please contact:

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