

Privacy Policy

Last Updated: 08/01/2026

1. Introduction

Welcome to the website of Craig Richardson, a Mortgage Loan Originator (NMLS #2842231) operating as NEXA Lending under NEXA Mortgage LLC (NMLS #1660690). We are committed to protecting your privacy and maintaining the confidentiality and security of your personal information. This Privacy Policy describes the types of personal information we collect from visitors and users of this website located at <https://investor-funding.us> (the "Site"), how we use and share that information, and your choices regarding that information.

As a financial services provider, NEXA Mortgage LLC complies with the Gramm-Leach-Bliley Act (GLBA) and its implementing regulations, as well as other applicable U.S. state and federal laws, including the California Consumer Privacy Act ("CCPA") and related state privacy laws where applicable.

By using our Site, you acknowledge that you have read and understand this Privacy Policy.

2. Information We Collect

Personal Information: We may collect personal information that you voluntarily provide to us, such as:

- **Contact Information:** Your name, email address, phone number, and mailing address.
- **Financial Information:** Information you provide when applying for a mortgage or other financial products, including income, employment details, credit history, and Social Security number (where necessary).
- **Transaction Information:** Records of your inquiries, interactions, and transactions with us.

Non-Personal Information: We may also collect non-personal information about your use of our Site, including:

- **Device and Usage Information:** IP address, browser type, operating system, pages visited, and time spent on the Site.
- **Cookies and Tracking Technologies:** We use cookies, web beacons, and similar technologies to enhance user experience, analyze website performance, and personalize content. For more details, see Section 7.

3. How We Use Your Information

We use the personal information we collect for purposes including:

- **Providing Services:** Processing mortgage applications, verifying your identity, and delivering requested products or services.

- **Communication:** Responding to your inquiries, sending you relevant updates, and providing customer support.
- **Compliance and Legal Obligations:** Complying with applicable laws, regulations, or legal processes, and maintaining records for regulatory, auditing, and compliance purposes.
- **Improvement and Personalization:** Understanding how users interact with our Site, improving our offerings, and personalizing user experiences.

4. How We Share Your Information

No mobile information will be shared with third parties/affiliates for marketing/promotional purposes. Information sharing to subcontractors in support services, such as customer service, is permitted.

We may share your personal information with:

- **Service Providers and Partners:** Third-party vendors who assist with our business operations, such as loan processors, credit reporting agencies, analytics providers, and IT services, under contractual obligations that protect your information.
- **Affiliates:** Our affiliates, only as permitted by law and consistent with the purposes described in this Privacy Policy.
- **Legal and Regulatory Entities:** Government regulators, law enforcement, or other parties as required by law, legal process, or court order.
- **Business Transfers:** In connection with a merger, sale, acquisition, or other change in ownership or control.

All the above categories exclude text messaging originator opt-in data and consent; this information will not be shared with any third parties, excluding aggregators and providers of the Text Message services.

We do not sell your personal information. We may share limited customer information for joint marketing or other permitted purposes in compliance with GLBA and other applicable laws. However, this does not include and expressly excludes text messaging originator opt-in data and consent.

5. Your Rights and Choices

Access, Correction, and Deletion:

- You may request access to the personal information we hold about you, and you may request that we correct or update it if it's inaccurate.
- You may request the deletion of certain personal information, subject to our obligation to retain information for legitimate business or legal reasons.

Opt-Out of Marketing Communications:

You may unsubscribe from marketing emails by following the instructions provided in those communications or by contacting us at the information in Section 13.

State-Specific Rights (Including California Residents):

If you are a California resident, you have the right to know what personal information we collect about you, request deletion of that information, and opt out of certain sharing arrangements. You also have the right not to be discriminated against for exercising these rights. To exercise these rights, please contact us as described in Section 13.

If we serve residents of other states with privacy laws (e.g., Colorado, Virginia, Connecticut, Utah), we will also honor applicable consumer rights requests as required by those states' laws.

Do Not Track: Our Site does not currently respond to "Do Not Track" signals.

6. Data Security and Retention

Security Measures: We use technical, administrative, and organizational safeguards to protect the confidentiality and security of your personal information. These measures may include encryption, secure data storage, restricted access controls, and regular security assessments.

Data Retention: We retain your personal information only as long as necessary to fulfill the purposes described in this Privacy Policy, comply with applicable laws and regulations, and maintain appropriate records for regulatory, auditing, or compliance needs.

7. Cookies and Other Tracking Technologies

We use cookies and similar technologies to improve user experience, analyze traffic, and personalize content. You can adjust your browser settings to block or alert you about cookies. However, disabling cookies may affect the functionality of our Site.

8. Children's Privacy

Our services are not intended for website visitors under the age of 18. We do not knowingly collect personal information from children. If you believe we have inadvertently collected information about a child, please contact us, and we will take steps to delete such information.

9. External Links

Our Site may contain links to external websites. We are not responsible for the privacy practices or the content of these external sites. We encourage you to review the privacy policies of any external websites you visit.

10. Changes to This Privacy Policy

We may update this Privacy Policy from time to time to reflect changes in our practices or applicable laws. When we do, we will revise the "Last Updated" date at the top of this page. We encourage you to review this policy periodically.

11. GLBA Privacy Notice

As a financial services provider, we may provide a separate GLBA Privacy Notice outlining how we collect, share, and protect your financial information. In the event of any conflict between this Privacy Policy and the GLBA Privacy Notice, the GLBA Privacy Notice will govern.

12. SMS/MMS Messaging Consent and Compliance

A2P Compliance: Our messaging practices are aligned with Application-to-Person (A2P) compliance standards to ensure lawful and responsible use of SMS/MMS messaging.

Consent for SMS/MMS Communication: By providing your phone number and opting in (for example, by checking a consent box on one of our forms), you agree to receive SMS/MMS messages from us, which may include service updates, appointment reminders, transactional information, and, where you have separately consented, promotional content related to mortgage products and services.

Opt-In and Opt-Out: You may opt in by submitting your phone number through our website and affirmatively consenting via a checkbox or similar mechanism. You may opt out at any time by replying "STOP" to any message; you will receive confirmation that you have been unsubscribed. You may also contact us using the information in Section 13 to request removal from our messaging list.

Message Types and Frequency: Message frequency may vary depending on your interactions with us. Message types may include transactional updates and appointment confirmations, along with promotional or marketing messages where you have separately consented to receive them.

Message and Data Rates: Standard message and data rates may apply, as determined by your mobile carrier.

Age Restriction: We do not knowingly solicit personal information via SMS/MMS from individuals under the age of 18.

Data Security: We protect personal information received through SMS/MMS communications against unauthorized access or misuse, consistent with applicable CTIA guidelines and the data security practices described in Section 6.

No text messaging originator opt-in data or consent will be shared with any third parties, except as necessary with aggregators and providers of the text messaging services used to deliver these communications.

13. Contact Us

If you have any questions, concerns, or requests regarding this Privacy Policy or our data practices, please contact us at:

NEXA Mortgage LLC

Attn: Privacy Department

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