



Fast. Local. Reliable.

Privacy Policy

Last Updated: August 26, 2025

RSR Lending (“RSR,” “we,” “our,” or “us”) respects your privacy. This Privacy Policy explains how we collect, use, disclose, and safeguard personal information when you visit rsrlending.com, contact us, or use our lending and related services.

1) Who We Are & Collection Notice

RSR Lending is a California-based private real estate lender and loan broker. We are licensed by the California Department of Real Estate (DRE) and registered with the Nationwide Multistate Licensing System (NMLS).

At or before requesting personal information—such as during loan applications—we will provide a collection notice describing the categories of personal information collected, the purposes, and how to access our Privacy Policy and privacy rights.

2) Scope

This Policy covers personal information we collect online and offline, including from loan applicants, investors, website visitors, vendors, and other individuals who interact with us.

3) Information We Collect

Depending on your interactions with us, we may collect:

- Identifiers and contact details (e.g., name, email, phone, mailing address).
- Government and financial identifiers (e.g., driver’s license, SSN, tax ID, bank/account and payment details).
- Property and loan details (e.g., collateral address, loan amount, terms, draw requests).
- Commercial information (e.g., records of services requested or considered).
- Internet/network activity (e.g., IP address, device/browser type, pages viewed, interactions, general location).
- Professional information (e.g., brokerage/agent affiliation, employment information relevant to underwriting).
- Audio/visual (e.g., recorded customer service calls if applicable).

- Inferences drawn from other information (e.g., preferences, risk indicators).
- Sensitive personal information as defined by California law (e.g., government ID numbers, precise geolocation if collected, account credentials).

4) Sources of Personal Information

- Directly from you (forms, applications, email, phone, meetings).
- Automatically from your device when you use our website (cookies and similar technologies).
- From third parties (e.g., servicers, title/escrow, appraisers, credit bureaus, fraud-prevention partners, public records, referral partners).

5) How We Use Personal Information

- Provide, underwrite, fund, service, and administer loans and related services.
- Communicate with you about your requests, applications, account, or our services.
- Verify identity, detect and prevent fraud or abuse, manage risk, and maintain security.
- Comply with laws, regulations, and supervisory requirements (e.g., DRE, NMLS, DFPI, IRS).
- Improve our website, analytics, and operations; develop new services.
- Market and advertise (including via email service providers or marketing platforms), subject to your choices.
- Perform audits, reporting, and corporate governance.
- Other purposes disclosed to you at collection or with your consent.

6) How We Disclose Personal Information

We may disclose personal information to:

- Service providers and contractors (e.g., loan servicers, custodians, title/escrow, appraisers, IT/hosting, analytics, email/SMS tools).
- Professional advisors (e.g., attorneys, auditors, accountants), and regulators as required by law.
- Business partners and counterparties (e.g., investors/whole loan purchasers, brokers, referral partners) in connection with a transaction you request or authorize.
- Affiliates for permitted business purposes.
- Successors in interest (e.g., merger, acquisition, asset sale).

- Other parties as required or permitted by law (e.g., to protect rights, comply with legal process, or prevent fraud).

We do not sell personal information. We also do not “share” personal information for cross-context behavioral advertising as defined by California law. If this changes, we will update this Policy and provide required opt-out mechanisms.

Shine the Light: Under California law, if we share your personal information with third parties for their direct marketing, you may request a list of such disclosures once per calendar year by contacting us.

7) California Privacy Rights (CCPA/CPRA)

If you are a California resident, you may have the right to: (i) know/access specific pieces and categories of personal information we collected about you; (ii) request deletion; (iii) request correction of inaccurate information; (iv) request portability; (v) opt out of the sale or sharing of personal information; (vi) limit the use and disclosure of sensitive personal information; and (vii) be free from discrimination for exercising privacy rights.

How to exercise your rights: Email privacy@rsrlending.com or submit a request at rsrlending.com/privacy-request. We will verify your identity (and authority, if you are an authorized agent) before fulfilling requests.

8) Financial Privacy (GLBA & California Financial Information Privacy Act)

As a financial institution, much of the personal information we collect in connection with providing a financial product or service is subject to the federal Gramm–Leach–Bliley Act (GLBA) and the California Financial Information Privacy Act (CFIPA). Where GLBA/CFIPA applies, certain CCPA/CPRA rights may not apply to that information.

We provide a written GLBA Privacy Notice at the inception of our relationship, annually thereafter, and when we make material changes. We maintain a written information security program—conducting risk assessments, training staff, and monitoring controls—to safeguard nonpublic personal information.

9) Sensitive Personal Information

We do not use or disclose sensitive personal information for purposes other than those permitted by California law (e.g., providing services you request, security, fraud prevention, short-term transient use).

10) Cookies, Analytics & CalOPPA

We and our service providers may use cookies and similar technologies to operate the site, measure traffic and usage, and understand campaign performance. You can control cookies through your browser settings.

A link titled “Your California Privacy Rights” appears in our website’s footer on all pages, linking to this policy. It includes the “Last Updated” date and instructions to review or update your personal data.

11) Data Security

We use administrative, technical, and physical safeguards designed to protect personal information. No method of transmission or storage is 100% secure, and we cannot guarantee absolute security. Our written information security program includes employee training, incident response, and monitoring controls.

12) Data Retention

We keep personal information for as long as needed to fulfill the purposes described in this Policy, including to comply with legal, accounting, or reporting requirements.

13) Children’s Privacy

Our services are not directed to individuals under 18, and we do not knowingly collect personal information from children.

14) Do Not Track

Some browsers offer a “Do Not Track” (DNT) signal. Our website does not currently respond to DNT signals.

15) Changes to This Policy

We may update this Policy from time to time. The updated version will be posted on this page with a revised “Last Updated” date.

16) Contact Us

RSR Lending

Address: 9010 Soquel Drive, Suite 4, Aptos, CA 95003

Email: contact@rsrlending.com | Phone: 831-219-8404

DRE Lic. #: 02248313 | NMLS #: 2667759

California Notice at Collection (Summary)

We collect the categories listed in Section 3 for the purposes in Section 5. We do not sell or share personal information as defined by California law. We retain personal information as described in Section 12. For more details, see the full Policy above.