

EZ GROWTH OS ACCELERATED

A Company-Wide Marketing Operating System for Scalable Loan Production

**Create Once. Distribute Everywhere. Capture Intent.
Automate Follow-Up. Convert Locally.**

The simple version

PLAIN ENGLISH

This is not a “social media project.” It is a repeatable way to create more mortgage conversations.

1. EZ creates useful mortgage information

One strong monthly campaign can become a blog, PDF, weekly carousel, two statics per week, four Reels per week and follow-up

2. AI personalizes it for each LO

Names, markets, NMLS details and tone can be personalized without recreating everything.

3. It posts to LO business pages

Corporate creates the system; Loan Officers become the local face of the message.

4. Interested consumers raise their hand

A comment like “1099” tells us the person wants the guide or more information.

5. EZ Flow follows up automatically

The system sends the guide, adds tags and starts the right campaign.

6. The LO knows who to call

The point is a real phone call, mortgage review, application and funded loan — created from simple daily visibility.

Build roadmap

ROADMAP

The system is easier to understand when it is assembled one layer at a time.

BUILD 1

Network
One corporate engine powers
100+ local brands

BUILD 2

Customer journey
Show the borrower moving
through the system

BUILD 3

Production assets
Blog → PDF → social →
follow-up

BUILD 4

AI personalization
One master asset becomes 100
local versions

BUILD 5

Keywords + EZ Flow
Same campaign keyword routes
into the right follow-up

BUILD 6

Data Harvesting
Work the people EZ already
knows

BUILD 7

Pluras + paid
Spot interest and optionally
amplify winners

BUILD 8

Recruiting + measurement
Use the OS to recruit, retain and
improve

BUILD 1

The Network Advantage

One central team can power hundreds of local distribution points.

Centralized Intelligence. Local Distribution.

One monthly campaign can power daily local posting

ORGANIC CORE

One primary campaign per month can create one useful touch every day from every participating LO.



Key point: EZ does not need a brand-new campaign every day. One strong monthly campaign can be broken into a repeatable weekly schedule: 1 carousel, 2 static posts and 4 short-form videos.

Participation: voluntary, but strongly recommended

LO PARTICIPATION

EZ can build the machine. The LO still has to plug into it.

What EZ provides

Approved assets, posting system, lead magnets, EZ Flow campaigns, tracking, reporting and learning from what works.

What the LO provides

Connected business pages, local credibility, willingness to be visible, speed-to-lead and real sales follow-up.

What happens if they opt out

They are not being punished. They simply do not receive the same daily distribution, visibility or lead flow from the system.

Plain statement for management: If an LO chooses not to participate, they are mostly harming their own opportunity.

BUILD 2

The Customer Journey

Follow one self-employed borrower from the first social post to an LO conversation.

Centralized Intelligence. Local Distribution.

Step 1: A self-employed borrower sees the post

CUSTOMER JOURNEY

The content speaks to a real problem: “I make money, but my paperwork does not fit the box.”

EZ Loan Officer

Instagram / Facebook post • Self-Employed Mortgage

PAID BY
1099?
START HERE.

Freelancers, contractors, and commission-based earners may have mortgage options.

INDEPENDENT CONTRACTOR INCOME

FLEXIBLE DOCUMENTATION REVIEW

SELF-EMPLOYED MORTGAGE PATHS

Form 1099-NEC
Nonemployee Compensation
PAYER'S TIN
RECIPIENT'S TIN
1 Nonemployee compensation
2 Payer made direct sales ☐
4 Federal income tax withheld
\$



COMMENT "1099"

Self-employed? Comment "1099" and I'll send the free guide.

Mike R.: 1099

What the customer sees

“Paid by 1099? Start here.”

The message is simple, useful and easy to respond to.

What the post asks

Comment “1099” and get the free Self-Employed Mortgage Guide.

Why this works

The customer does not need to fill out a long form immediately. The first step is just a low-friction comment.

EZ GROWTH OS
ACCELERATED

Planning model only; performance will vary by creative, audience, timing, compliance approval, data quality and LO follow-up. EZ Fundings Inc. | NMLS #1156892

BUILD

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Step 2: The customer comments “1099”

COMMENT 1099

The keyword is the doorway into the self-employed marketing system.

EZ Loan Officer

Facebook post post • Self-Employed Mortgage

1. BANK STATEMENT LOANS

Some self-employed borrowers may qualify using bank deposits instead of traditional tax-return income.

ALTERNATIVE INCOME OPTIONS

FLEXIBLE GUIDELINES

BUILT FOR SELF-EMPLOYED

BANK STATEMENT

Self-employed? Comment “1099” and I’ll send the free guide.

Mike R.: 1099

Messenger / DM

1099

Thanks Mike — I can send the Self-Employed Mortgage Guide. What is the best email?

mike@example.com

Perfect. Sending it now.

Plain meaning

The customer raised their hand.

System meaning

Create contact → tag 1099 → send guide → start EZ Flow.

EZ GROWTH OS
ACCELERATED

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BUILD

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Step 3: The guide is delivered and the contact is created

GUIDE DELIVERY

The PDF is not just a brochure. It is the bridge from attention to follow-up.

PDF Lead Magnet



GET THE 1099 CHECKLIST

Freelancers, contractors, and commission-based earners can start with a simple checklist.

COMMENT '1099'

We'll send the free checklist and next steps.

SELF-EMPLOYED. SOLUTIONS. SUCCESS.

ezfundings.com | 888.514.0321 | info@ezfundings.com

1099 CHECKLIST

- Know your 1099 type
- Report all income
- Track deductible expenses
- Keep organized records
- Review your tax options

EZ Flow Contact Record	
Contact	Mike Ramirez
Tag	Self-Employed / 1099
Guide	1099 Mortgage Guide sent ✓
Interest	Bank Statement Options
Next step	LO call task created

SMS Follow-Up

Mike, I just sent the guide. Many self-employed borrowers have more than one way to qualify.

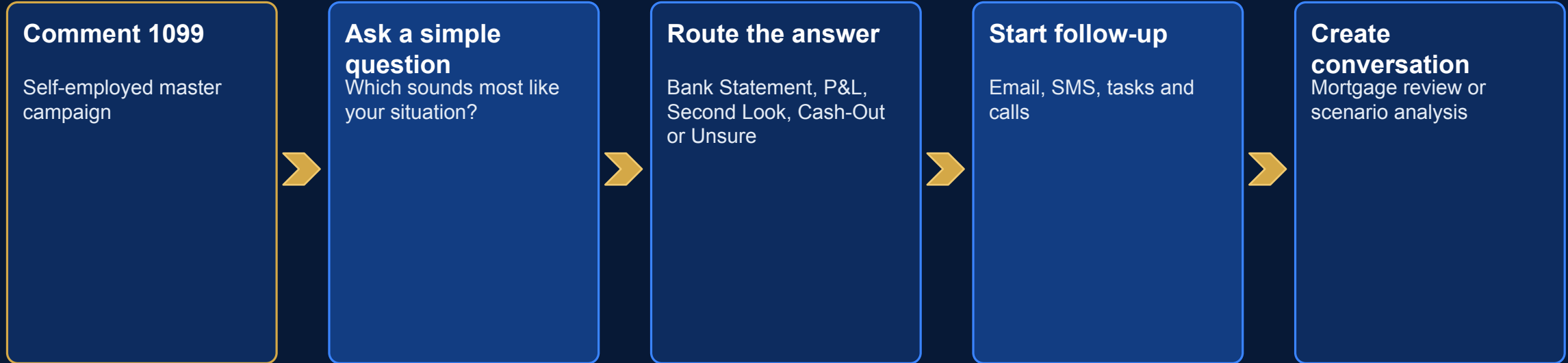
Thanks

Would you like me to look at your options?

Step 4: EZ Flow keeps the conversation going

EZ FLOW

The new social lead drops into the existing campaign structure.



The important point: many different self-employed posts can all use COMMENT “1099” because EZ Flow handles the sorting after the opt-in.

Step 5: The LO gets a clear call opportunity

LO CONVERSATION

The system should tell the LO who to call and why the call matters.

CALL MIKE TODAY

Requested 1099 guide

Viewed Bank Statement content

Replied to follow-up

Tagged: Self-Employed / 1099

Recommended next step: Mortgage
Review Call



The LO opens with context

"Mike, I saw you requested the 1099 guide. Are you mainly looking at buying, refinancing, or just trying to understand your options?"

The conversation becomes specific

Business type, years self-employed, deposits, credit, down payment, property type, timing and next step.

This is the business goal

Social attention becomes a real mortgage conversation.

BUILD 3

Production Assets

One mortgage idea should become a full marketing ecosystem.

Centralized Intelligence. Local Distribution.

One monthly campaign becomes daily content

CONTENT PATH

The primary campaign is created once per month, then broken into a simple weekly posting cadence.



Example monthly campaign: Self-Employed / 1099 → one blog, one PDF, weekly carousel, 2 statics/week and 4 Reels/week. Every asset says COMMENT “1099”.

Example production assets

SAMPLE ARTWORK

The Self-Employed / 1099 campaign becomes a library of reusable creative.

Static / Hook

Carousel Slide

Second Look Angle

Lead Magnet CTA

Reel Cover

Every version drives the same response: COMMENT “1099”.

Why the example matters

This is the model for every major campaign family: one concept, multiple assets, permanent keyword, EZ Flow follow-up and LO call opportunity.

BUILD 4

AI Personalization Factory

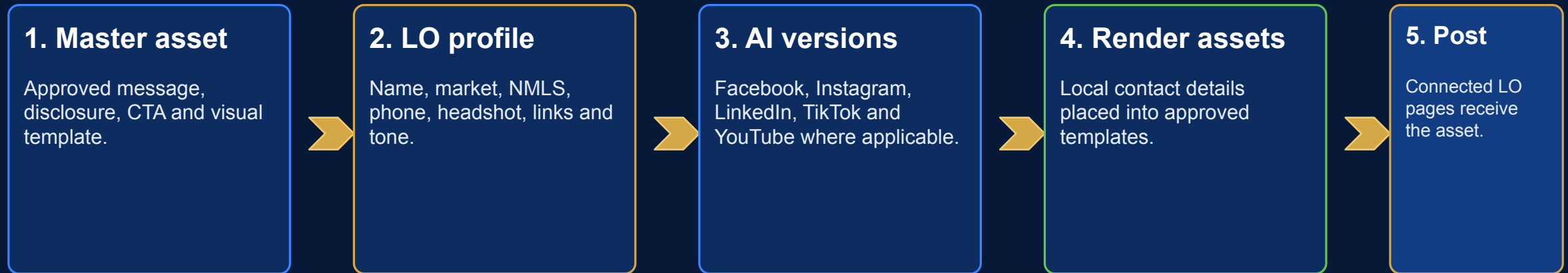
AI lets us create once and personalize at the scale of 100+ Loan Officers.

Centralized Intelligence. Local Distribution.

Create once. Personalize for every LO.

AI VERSIONING

AI handles repetitive versioning so one monthly campaign can become daily local content without manual rewriting.



Plain English: AI helps us create once, personalize for every LO, and keep a daily posting cadence without asking the team to manually rewrite thousands of posts.

BUILD 5

Permanent Campaign Keywords

The content angle can change weekly. The campaign keyword stays fixed.

Centralized Intelligence. Local Distribution.

One campaign = one permanent keyword

KEYWORD
REGISTRY

The content captures attention. The keyword routes the customer.

Campaign family	Permanent keyword
Self-Employed	1099
Home Equity / Cash-Out	EQUITY
Mortgage Review	REVIEW
First-Time Buyer	FIRST
Investment Property	INVEST

Campaign family	Permanent keyword
FHA Review	FHA
VA Benefits	VA
Reverse Mortgage	REVERSE
Mortgage Insurance	MI
Family / Referral	FAMILY

**This prevents 100 different posts from creating 100 different automations.
Many posts can feed one clean campaign family.**

“1099” can cover the entire self-employed ecosystem

COMMENT 1099

Same keyword all month. Many borrower situations. EZ Flow does the sorting after the opt-in.

Bank Statement

Post CTA: Comment “1099” for the free guide.

P&L

Post CTA: Comment “1099” for the free guide.

1099 Income

Post CTA: Comment “1099” for the free guide.

Bank Said No

Post CTA: Comment “1099” for the free guide.

Cash-Out

Post CTA: Comment “1099” for the free guide.

Not Sure

Post CTA: Comment “1099” for the free guide.

After the guide is delivered, EZ Flow can ask: “Which situation sounds most like you?”

BUILD 6

Data Harvesting Program

Social brings in new people. Data Harvesting finds opportunity among people EZ already knows.

Centralized Intelligence. Local Distribution.

Data Harvesting: work the people we already have

DATABASE

The database is not just a list. It is production inventory.

Before Growth OS

1,000 contacts sit in a CRM. Some get newsletters. Some get occasional calls. Most receive no targeted follow-up. The LO has no easy way to know who might need help today.



After Growth OS

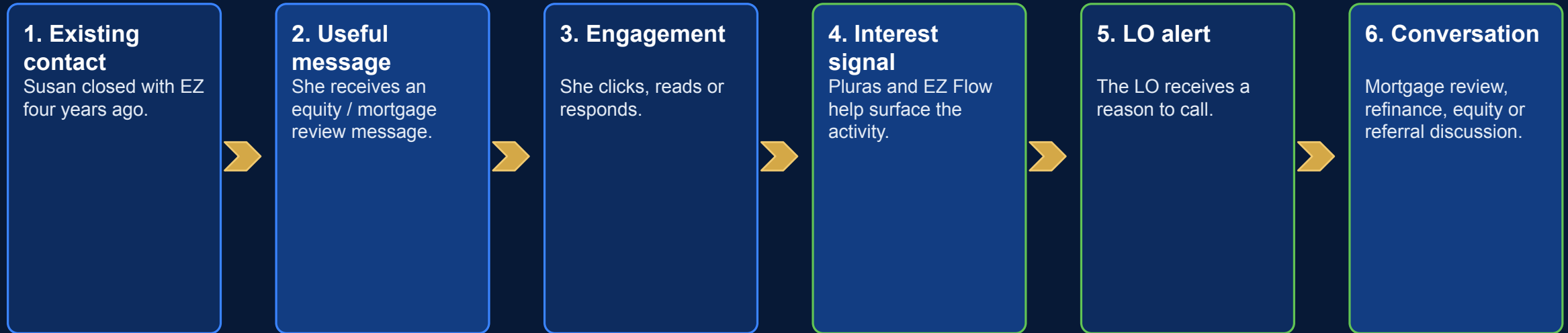
Contacts are cleaned, organized and routed into campaigns: equity, review, buying again, family referral, FHA, VA, self-employed, investor, reverse and more. Engagement tells the LO who to call.

Plain English: Data Harvesting helps EZ find the next loan hiding inside an existing relationship.

Database journey: Susan becomes active again

HARVESTING
JOURNEY

The next loan may come from someone EZ already knows.



This is not “cold lead generation.” This is reconnecting with people who already have a relationship with EZ or an EZ Loan Officer.

What Data Harvesting can feed

CAMPAIGNS

Existing contacts can be matched to the right EZ Flow campaign family.

Free Mortgage Review

Home Equity / Cash-Out

Debt Consolidation

Remove MI

Buying Again

Investment Property

Family Referral

FHA Review

VA Benefits

Reverse Mortgage

Self-Employed / 1099

Second Look

Data Harvesting expands Growth OS beyond new leads. It helps monetize the relationships EZ already paid to create.

BUILD 7

Pluras Data Layer

Pluras helps spot people who may be showing signs of interest.

Centralized Intelligence. Local Distribution.

Three ways someone can show interest

INTENT

Pluras makes the system smarter than “wait for the form fill.”

Declared interest

“I commented 1099.”

The customer directly asked for the guide or responded to a campaign.

Observed interest

“My behavior suggests I am researching.”

The customer clicks, reads, returns or interacts with related mortgage content.

Renewed interest

“I was already in your database and something changed.”

A past customer or old lead starts showing new activity.

Plain English: Pluras helps EZ notice more of the people worth paying attention to.

The LO opportunity queue

CALL FIRST

The system should tell the LO who to call first and why.

Priority	Person	Relationship	Interest showing	Recommended call
High	Mike R.	New social lead	Requested 1099 guide + viewed bank statement content	Self-employed review
High	Susan J.	Past customer	Home equity content + repeat visits	Mortgage review
Medium	David W.	Old purchase lead	Buying again content + calculator visit	Pre-approval check
Medium	Maria L.	Database contact	Family referral campaign click	Referral conversation

The business value of data is not the data itself. The business value is a better call list for the LO.

BUILD 8

Optional Paid Acceleration

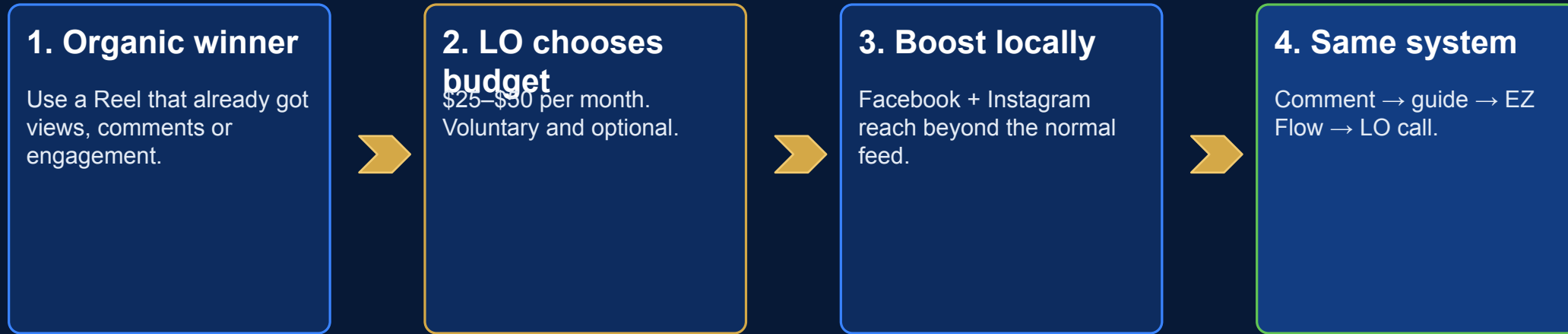
Paid does not replace the system. It gives proven content extra reach.

Centralized Intelligence. Local Distribution.

Paid boosting is an optional accelerator

PAID OPTIONAL

Same post. Same CTA. Same follow-up. More local reach.



Paid is not a separate campaign machine. It rides on top of the Growth OS already built.

Growth OS also helps recruiting

RECRUITING

This becomes a reason for Loan Officers to join and stay.

What most companies say

"We have marketing tools, CRM and technology you can use."

What EZ can say

"We help create content, post it, capture interest, follow up and tell you who to call."

The stronger message

"We do not hand you a toolbox and wish you luck. We help build the business with you."

Recruiting angle: every new LO adds local distribution, database inventory and production potential to the Growth OS.

Guardrails make the system scalable

GOVERNANCE

The system works because the company controls the parts that need to be controlled.

Approved claims

Avoid unsupported product claims and inconsistent messaging.

Template control

Keep branding and disclosures consistent across all LO versions.

Permanent keywords

Do not casually change campaign keywords.

Data hygiene

Clean phone, email, source and campaign tagging.

Attribution rules

Separate generated, influenced and assisted production.

LO follow-up expectations

Speed-to-lead and call discipline are part of the operating model.

Plain English: we can scale creativity only if the rules are simple and consistent.

The compounding advantage

Every campaign teaches the next campaign what works.

LEARNING LOOP

Create

Make useful assets

Distribute

Post through LO pages

Capture

Guide requests and replies

Measure

What created calls?

Recycle

Reuse winners

Improve

Create better assets

The longer EZ runs Growth OS, the more it learns which hooks, guides, campaigns and LO actions create real production.

How EZ Growth OS Accelerated can use daily publishing, Data Harvesting, Pluras and optional paid boosting to create hundreds of millions in production opportunity.

This deck showed how the system works.

The Economics Deck shows how Organic, Paid, Data Harvesting and Pluras can work together to create a measurable production engine.

Create Once. Distribute Everywhere. Capture Intent. Automate Follow-Up. Convert Locally.