

MASTER CAMPAIGN CONCEPT

FREE MORTGAGE REVIEW / KNOW YOUR OPTIONS CAMPAIGN

----- EZ FLOW 3.0 -----



MAIN OFFER

Your mortgage should be reviewed at least once a year. Rates change. Home values change. Equity changes. Loan programs change. Your financial goals change.

We're offering a **complimentary mortgage review** to help you see whether your current loan still fits your life today.



BEST AUDIENCE

- Borrowers with higher current rates
- Borrowers who clicked lower payment content
- Borrowers with strong refinance savings indicators
- Borrowers who may benefit from removing MI through refi
- Borrowers who may want shorter term or better structure
- Borrowers whose credit/equity improved



CAMPAIGN GOAL

Convert homeowners into a **Rate & Term Refinance Review** focused on lower monthly payment, better loan structure, or long-term savings.



PRIMARY CTA

CLICK HERE >

to choose what you'd like to review first.

OR



REPLY REVIEW
and we'll take a look.



BEST PRACTICE

Every email should include **one primary CTA** and a few **secondary self-selection links**.

EXAMPLE

PRIMARY CTA:



**SCHEDULE YOUR
FREE MORTGAGE REVIEW**



Lower my payment



Use equity to pay off debt



Remove mortgage insurance



Buy another home



See if I qualify better today



Help a family member buy



Each link applies a tag and routes the contact into the appropriate campaign.

THE BIG IDEA

THIS IS A **MORTGAGE INTELLIGENCE** CAMPAIGN,
NOT JUST A REFINANCE CAMPAIGN.



IT'S A MINDSHIFT

We are building a communication eco-system.



SMARTER WITH DATA

We will use existing loan data plus borrower behavior to identify which financial conversation matters most to each person.



IT ALL STARTS WITH ONE SIMPLE QUESTION

“Would you like a mortgage review?”



TURNING 95,000 CONTACTS INTO MEANINGFUL CONVERSATIONS

That is how we turn a **95,000-contact database** into segmented, intent-based mortgage conversations.



THEN THE BORROWER TELLS YOU WHAT MATTERS MOST.

Through clicks and calculator behavior, they show you what they care about:



Lowering
Payment / Rate
and Term



Getting
Cash Out



Debt
Consolidation



Removing
Mortgage
Insurance



Buying
Again



Buying
Investment
Property



Reviewing
VA Benefits



Reviewing
FHA Options



Helping
Family



Reverse
Mortgage
Support



Bank Statement
Loans



Mortgages for
Self Employed



THE REENGAGEMENT “RECIPE”

- ✓ Below is the reengagement “recipe” for existing EZ Fundings mortgage clients and prospects on our contact list.
- ✓ Using historical loan data from Encompass APIs, we leverage tags, custom fields, trigger links, workflows, calculators, videos, and blog posts inside GHL to communicate with our existing customers.
- ✓ This program will expand to our core database of **95k contacts** once we stabilize email delivery and no longer need to throttle.



THE CORE STRATEGY

1



START BROAD

Launch with a
Free Mortgage
Review campaign.

2



LET THEIR CLICKS GUIDE US

Borrower clicks reveal
what they care about.

3



SEGMENT & ENGAGE WITH RELEVANCE

Remove from general
campaign and enroll in
a more specific
campaign.

- ✓ This creates a **cleaner experience** and **higher conversion** because borrowers only receive messages about what they already showed interest in.



RELEVANT CONVERSATIONS. **STRONGER ENGAGEMENT.** HIGHER CONVERSIONS.

CORE DATA REQUIRED ACROSS ALL CAMPAIGNS



At minimum, you want these fields available — those highlighted in yellow are available in Encompass and we need to map this.



BORROWER / CONTACT DATA

	First name	
	Email	
	Mobile phone	
	Contact owner / assigned LO	
	Loan officer name	
	Loan officer email	
	Loan officer phone	
	Loan officer calendar link (URL)	
	State	Select an option
	Property address	
	Occupancy type	Select an option
	Original loan purpose	Select an option
	Original close date	MM/DD/YYYY
	Current estimated property value	\$ (Calculated Value using UTM's)
	Estimated equity	\$ (Calculated Value using UTM's)
	Estimated credit profile, if available	Select an option
	Language preference, if applicable	Select an option



LOAN DATA

	Loan type	Select an option
	Original loan amount	\$
	Original interest rate	%
	Original monthly principal and interest	\$
	Estimated full monthly payment, including taxes, insurance, MI, HOA if available	\$
	Current estimated balance	\$
	Remaining term	Years
	Mortgage insurance amount, if applicable	\$
	FHA MIP or Conventional PMI flag	Select an option
	VA Funding Fee	\$
	Cash-out eligibility estimate	Select an option
	LTV / CLTV estimate	%
	Original down payment	\$
	Current servicer, if known	
	Estimated monthly savings scenarios	\$
	Estimated available equity	\$
	Refinance eligibility indicators	Select an option
	Loan Term and Time Left	Years / Months



BEHAVIORAL DATA

	Last opened email
	Last clicked email
	Clicked topic
	Last visited page
	Calculator completed
	Video watched
	Form submitted
	Replied to SMS
	Booked appointment
	Unsubscribed
	Do-not-call / do-not-text status



COMPLETE DATA. SMARTER INSIGHTS. STRONGER CONVERSATIONS.

Better data helps us deliver the right offer, at the right time, for the right reason.

 = Available in Encompass

SELF-SELECTION PROCESS

Let borrowers tell us what matters most.

THE ROUTING LOGIC

When a consumer clicks a link, GHIL should:

- 1  Apply the interest tag.
- 2  Remove them from the general reengagement workflow.
- 3  Add them to the specific nurture workflow.
- 4  Notify the assigned LO.
- 5  Optionally create or update an opportunity.
- 6  Send a personalized follow-up email or SMS.
- 7  If they complete a calculator or form, increase intent score and create a hotter task.

EXAMPLE



Borrower receives general refinance email.



They click:

"Can I use home equity to pay off credit cards?"

GHIL SHOULD:

- ✓ Add tag: INTENT_DEBT_CONSOLIDATION
- ✓ Remove from: REENGAGE_GENERAL_REVIEW
- ✓ Add to: DEBT_CONSOLIDATION_CAMPAIGN
- ✓ Notify LO: "{{contact.name}}" clicked debt consolidation content."
- ✓ Send SMS: "Hi {{contact.first_name}}, I saw you were checking out options for using home equity to consolidate debt. Want me to run a quick estimate for you?"



RECOMMENDED INTEREST SCORING

Use behavioral scoring so LOs know who to call first.

SUGGESTED SCORE VALUES		POINTS
	Email open	+1
	Click general review link	+5
	Click specific topic link	+10
	Visit calculator page	+15
	Complete calculator	+30
	Watch 50%+ of video	+15
	Reply to SMS	+40
	Book appointment	+100
	Click multiple mortgage topics	+25
	No engagement after 90 days	-10

PRIORITY LEVELS

	0-9	Cold reengagement
	10-24	Light interest
	25-49	Warm lead
	50-99	Hot lead
	100+	Appointment / active opportunity



SMARTER ENGAGEMENT. BETTER CONVERSATIONS.

Give borrowers choice. Get stronger results.



This self-selection process creates relevance, improves experience, and drives higher conversion.

CAMPAIGN 1:

FREE ANNUAL MORTGAGE REVIEW



WHO GETS IT: Almost everyone, unless they are suppressed, recently closed, active in process, or opted out.



MAIN MESSAGE



This is the umbrella campaign.
It should **not feel like a sales pitch.**



PRIMARY CTA



GET MY
FREE MORTGAGE REVIEW



SUGGESTED FOLLOW-UP EMAIL

Subject: Your mortgage review options

Hi {{contact.first_name}},

Because you previously worked with EZ Fundings, we wanted to offer you a **complimentary mortgage review**.

This is not an application and there is no obligation. It is simply a way to check whether your current loan still matches your goals.

We can help you look at:

- Your estimated home equity
- Your current loan structure
- Possible payment savings
- Mortgage insurance
- Cash-out or debt consolidation options
- Buying again or helping a family member buy

Click below and choose what you would like to review first:

START MY MORTGAGE REVIEW

Or choose a topic:



LOWER MY PAYMENT



USE EQUITY /
CONSOLIDATE DEBT



REMOVE MORTGAGE
INSURANCE



BUY ANOTHER HOME



CHECK MY HOME VALUE

Thank you,
{{username}}
EZ Fundings

CAMPAIGN 2:

RATE DROP / LOWER PAYMENT REFINANCE



WHO GETS IT: Borrowers whose current rate is meaningfully higher than available market options or who may benefit from payment restructuring.



MAIN MESSAGE



This should be specific and **savings-oriented**, but avoid promising savings unless calculated.



PRIMARY CTA

CHECK MY
PAYMENT SAVINGS



SUGGESTED EMAIL

Subject: Could your mortgage payment be lower?

Hi {{contact.first_name}},

Since you closed your loan, the mortgage market may have changed — and your financial situation may have changed too.

We can run a quick review to compare your current mortgage against available options and see whether there may be a way to:

- Lower your monthly payment
- Improve your loan structure
- Reduce total interest over time
- Shorten your term
- Create more monthly breathing room

There is no obligation. We can simply check the numbers and let you know whether it makes sense.

CHECK MY PAYMENT SAVINGS

Not focused on lowering your payment? You can also review:



DEBT CONSOLIDATION
OPTIONS



CASH-OUT OPTIONS



SHORTER-TERM
LOAN OPTIONS

Thank you,
{{user.name}}
EZ Fundings

CAMPAIGN 4:

CASH-OUT REFINANCE / HOME IMPROVEMENT



WHO GETS IT: Borrowers with meaningful estimated equity, especially primary residence and investment property owners.



MAIN MESSAGE



This campaign is broader than debt consolidation. It speaks to using equity for **improvements, reserves, investment, or major expenses.**



PRIMARY CTA

ESTIMATE MY AVAILABLE EQUITY



SUGGESTED EMAIL



Subject: Your home may be holding usable equity

Hi {{contact.first_name}},

Depending on your current home value and loan balance, you may have usable equity available.

Some homeowners use equity to:

- Make home improvements
- Consolidate higher-interest debt
- Build reserves
- Invest in another property
- Handle major expenses

The right answer depends on your numbers, your goals, and your current loan.

We can run a quick equity review and show you what may be available.

ESTIMATE MY AVAILABLE EQUITY

Or choose what you are most interested in:



HOME
IMPROVEMENTS



DEBT
CONSOLIDATION



BUYING AN
INVESTMENT
PROPERTY

Thank you,
{{user.name}}
EZ Fundings

FHA MORTGAGE INSURANCE REVIEW



WHO GETS IT: Past FHA borrowers, especially those with appreciation, improved credit, or seasoning.



MAIN MESSAGE



This is a strong segmented campaign. FHA borrowers may be able to **refinance out of FHA mortgage insurance** if equity and qualifications support it.



PRIMARY CTA

CHECK MY FHA MORTGAGE INSURANCE OPTIONS



SUGGESTED EMAIL

Subject: Are you still paying FHA mortgage insurance?

Hi {{contact.first_name}},

If you purchased your home with an FHA loan, you may still be paying monthly mortgage insurance.

That does not automatically mean refinancing is the right move, but if your home value has increased or your financial profile has improved, it may be worth reviewing whether your current FHA loan is still the best fit.

We can help you check:

- Your estimated current home value
- Your current loan balance
- Your estimated equity position
- Whether mortgage insurance may be reduced or removed through a new loan structure
- Whether the savings outweigh the costs

CHECK MY FHA OPTIONS

You can also learn more here:



HOW FHA MORTGAGE INSURANCE WORKS



CHECK MY HOME VALUE

Thank you,
{{user.name}}
EZ Fundings

CAMPAIGN 6:

CONVENTIONAL PMI REMOVAL REVIEW



WHO GETS IT: Conventional borrowers with PMI or likely PMI, especially those with increased property value.



MAIN MESSAGE



This may be a refinance campaign, but it may also simply be a servicer **PMI removal education** campaign. That builds trust.



PRIMARY CTA

**CHECK MY
PMI OPTIONS**



SUGGESTED EMAIL



Subject: Are you still paying PMI?

Hi {{contact.first_name}},

If your home value has increased or your loan balance has gone down, you may have options to review your mortgage insurance.

In some cases, homeowners may be able to request PMI removal from their servicer. In other cases, a refinance may be worth comparing.

We can help you understand your options.

CHECK MY PMI OPTIONS

Or learn more here:



HOW PMI REMOVAL WORKS



CHECK MY HOME VALUE

Thank you,
{{user.name}}
EZ Fundings

CAMPAIGN 7:

VA LOAN BENEFIT / IRRRL REVIEW



WHO GETS IT: Past VA borrowers.



MAIN MESSAGE



The tone should be **respectful** and **benefit-focused**.



PRIMARY CTA

**REVIEW MY
VA LOAN OPTIONS**



SUGGESTED EMAIL

Subject: Your VA loan benefit may be worth reviewing

Hi {{contact.first_name}},

Because you used a VA loan, you may have refinance options that are designed specifically for eligible VA borrowers.

Depending on your current rate, payment, and goals, it may be worth reviewing whether your VA loan still fits your needs.

We can help you check:

- Possible payment savings
- VA refinance options
- Current loan structure
- Whether the numbers make sense

REVIEW MY VA LOAN OPTIONS

You can also learn more here:



HOW VA REFINANCE OPTIONS WORK



CHECK MY PAYMENT SAVINGS

Thank you,
{{user.name}}
EZ Fundings

CAMPAIGN 8:

MOVE-UP BUYER / BUY AGAIN CAMPAIGN



WHO GETS IT: Past purchase clients, especially those with equity, families, starter homes, or 3+ years since close.



MAIN MESSAGE



This should not say "sell your home."
It should say "see what your current equity could make possible."



PRIMARY CTA

SEE WHAT I COULD BUY NEXT



SUGGESTED EMAIL



Subject: Could your current home help you buy the next one?

Hi {{contact.first_name}},

If your home has increased in value since you purchased it, your equity may create new options.

You may be able to use that equity to:

- Buy a larger home
- Move to a better location
- Purchase a second home
- Buy an investment property
- Help a family member buy

You do not have to be ready to move right now. This is simply a way to understand what may be possible.

SEE WHAT I COULD BUY NEXT

Or choose what interests you most:



MOVE-UP HOME



SECOND HOME



INVESTMENT PROPERTY



HELP A FAMILY MEMBER BUY

Thank you,
{{user.name}}
EZ Fundings

INVESTMENT PROPERTY / WEALTH BUILDING

**WHO GETS IT:**

Past clients with strong equity, high income, prior investment property loans, or interest in building wealth.



MAIN MESSAGE



This should be framed around using real estate as a long-term **wealth vehicle**.



PRIMARY CTA

**EXPLORE INVESTMENT
PROPERTY OPTIONS**



SUGGESTED EMAIL

Subject: Could your equity help you buy an investment property?

Hi {{contact.first_name}},

Many homeowners use the equity in their current property as a stepping stone toward buying another property.

That may include:

- A rental property
- A second home
- A short-term rental
- A future retirement property
- A property for a family member

The first step is understanding your numbers.

EXPLORE INVESTMENT PROPERTY OPTIONS

Or start here:



USE THE INVESTMENT PROPERTY CALCULATOR



WATCH: HOW HOMEOWNERS USE EQUITY TO BUY AGAIN

Thank you,
{{user.name}}
EZ Fundings

SELF-EMPLOYED / NON-QM REVIEW



WHO GETS IT: Past Non-QM borrowers, bank statement loan borrowers, DSCR borrowers, self-employed borrowers, jumbo borrowers, or borrowers with complex income.



MAIN MESSAGE



Self-employed borrowers often assume they have fewer options.

This campaign positions EZ Fundings as the **specialist** in Non-QM and self-employed mortgage **solutions**.



PRIMARY CTA

**REVIEW MY
SELF-EMPLOYED
MORTGAGE OPTIONS**



SUGGESTED EMAIL

Subject: Self-employed? Your mortgage options may have changed

Hi {{contact.first_name}},

If you are self-employed, a business owner, or previously used a Non-QM loan, your mortgage options may be different today than when you last closed.

We can help you review whether your current loan still fits your financial picture.

Depending on your situation, we may be able to look at:

- Bank statement loan options
- DSCR options
- Full documentation options
- Cash-out options
- Purchase options
- Better loan structures if your profile has improved

REVIEW MY OPTIONS

You can also learn more here:



BANK STATEMENT LOAN OPTIONS



DSCR LOAN OPTIONS



CASH-OUT FOR BUSINESS OWNERS

Thank you,
{{user.name}}
EZ Fundings

CAMPAIGN 11:

REVERSE MORTGAGE CHECK-IN



WHO GETS IT: Past reverse mortgage borrowers or older homeowners who previously inquired about reverse mortgage options.



MAIN MESSAGE



This must be **relationship-based**, not aggressive.

Focus on **support**, **questions**, and **planning**.



PRIMARY CTA

**REQUEST A
REVERSE MORTGAGE
CHECK-IN**



SUGGESTED EMAIL



Subject: Quick reverse mortgage check-in

Hi {{contact.first_name}},

We wanted to check in and make sure you have the support you need with your reverse mortgage.

If you have questions about your loan, home equity, future plans, or what your family should understand, we would be happy to help.

There is no obligation. We are simply here as a resource.

REQUEST A REVERSE MORTGAGE CHECK-IN

You can also learn more here:



REVERSE MORTGAGE FAQ



QUESTIONS FAMILIES OFTEN ASK

Thank you,
{{user.name}}
EZ Fundings

FAMILY / REFERRAL / ADULT CHILDREN BUYER CAMPAIGN



WHO GETS IT: Past clients with good experience, high engagement, or purchase history.



MAIN MESSAGE



This should not be
“send us referrals”
too early.
It should be framed as
helping someone **avoid
mistakes.**



PRIMARY CTA

**INTRODUCE SOMEONE
WHO NEEDS HELP**



SUGGESTED EMAIL

Subject: Know someone buying a home this year?

Hi {{contact.first_name}},

If someone in your family, workplace, or circle of friends is thinking about buying, refinancing, or reviewing their mortgage options, we would be honored to help them.

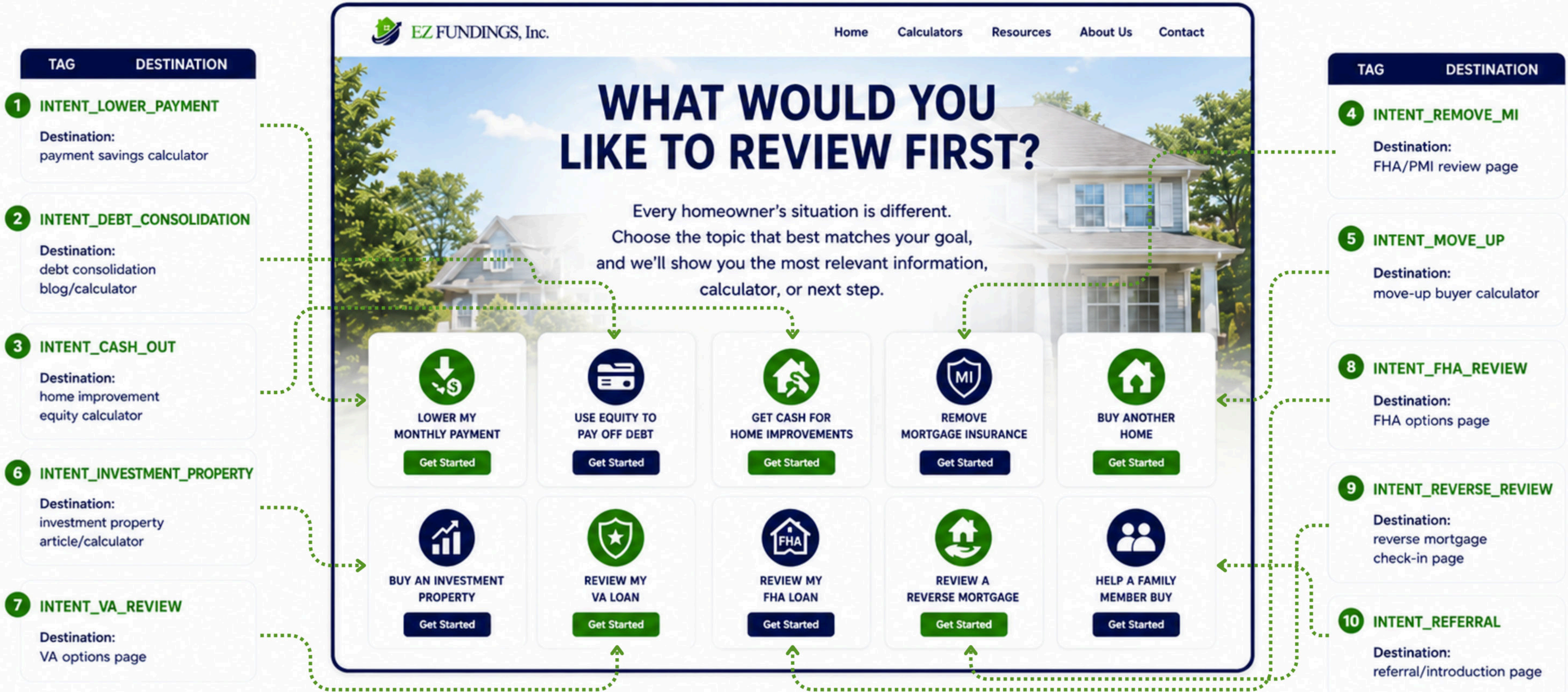
Sometimes a quick second opinion can help someone avoid mistakes, understand their options, or feel more confident before making a major decision.

If there is someone you care about who could use help, you can introduce them here:

INTRODUCE SOMEONE TO EZ FUNDINGS

Thank you again for trusting us,
{{user.name}}
EZ Fundings

CHOOSE YOUR PATH LANDING PAGE



IMPORTANT:

Each button should be a GHL Trigger Link, not just a regular URL. That way, the click itself becomes the routing event.

SUGGESTED WORKFLOW ARCHITECTURE



WORKFLOW 1: MASTER REENGAGEMENT ENTRY



TRIGGER:

- Tag added: **REENGAGE_GENERAL_REVIEW**

ACTIONS:

- 1  Check if contact has active opportunity.
- 2  Check opt-out status.
- 3  Check closed in last 90–180 days.
- 4  Send Email 1: **Free Mortgage Review**
- 5  Wait 3 days
- 6  If clicked, exit to **interest workflow**
- 7  If no click, send Email 2: **Home Equity Checkup**
- 8  Wait 5 days
- 9  If clicked, exit to **interest workflow**
- 10  Send SMS if phone exists and compliant
- 11  Continue monthly nurture



WORKFLOW 2: INTEREST ROUTER



TRIGGER:

- Any **INTENT_** tag added

ACTIONS:

- 1  Remove from general workflow.
- 2  Add corresponding campaign tag.
- 3  Create note: "Borrower clicked [topic]."
- 4  Notify assigned LO.
- 5  Add score.
- 6  Send immediate follow-up based on interest.
- 7  Create task if score exceeds threshold.
- 8  Move to specific nurture campaign.



IMPORTANT:

Each button should be a GHF Trigger Link, not just a regular URL.
That way, the click itself becomes the routing event.

SUGGESTED **WORKFLOW** ARCHITECTURE



WORKFLOW 3: CALCULATOR COMPLETION ROUTER



TRIGGER:

- Form submitted or calculator completed

ACTIONS:

-  Add high-intent tag.
-  Add score +30.
-  Create opportunity.
-  Notify LO by email/SMS.
-  Send borrower confirmation.
-  Send LO task: "Call within 15 minutes if possible."



WORKFLOW 4: NO ENGAGEMENT RECYCLE



TRIGGER:

- No opens or clicks after X emails

ACTIONS:

-  Remove from active sequence.
-  Add tag: **REENGAGE_LOW_ENGAGEMENT**
-  Move to monthly newsletter / market update.
-  Try again in 60–90 days with a different angle.



IMPORTANT:

Each button should be a GHL Trigger Link, not just a regular URL. That way, the click itself becomes the routing event.

CALCULATORS / CONTENT ASSETS



We do not need all of these on day one but ideally, having all of these gives us several options to present to prospective borrowers.



CALCULATORS

- Refinance savings calculator
- Break-even calculator
- Debt consolidation calculator
- Cash-out equity calculator
- FHA mortgage insurance review calculator
- PMI removal estimator
- Move-up buyer affordability calculator
- Rent vs buy calculator
- Investment property payment calculator
- VA refinance savings calculator
- Home value/equity estimator
- "Should I refinance?" decision calculator



VIDEOS

- When does refinancing make sense?
- How to use home equity wisely
- Debt consolidation with a mortgage: pros and cons
- FHA mortgage insurance explained
- VA refinance options explained
- How homeowners use equity to buy again
- What to know before buying an investment property
- What happens during a mortgage review?



BLOG POSTS

- "Is It Time to Review Your Mortgage?"
- "How Home Equity Can Help Consolidate Debt"
- "When a Cash-Out Refinance Makes Sense"
- "How to Remove Mortgage Insurance"
- "FHA vs Conventional After You've Built Equity"
- "VA Refinance Options for Existing Homeowners"
- "Can Your Current Home Help You Buy the Next One?"
- "Using Equity to Buy an Investment Property"
- "What Self-Employed Borrowers Should Review Each Year"

We will create a “Mortgage Review Scorecard”

Instead of just pushing calculators, we'll create a simple gated or semi-gated scorecard



HOMEOWNER MORTGAGE REVIEW SCORECARD

1 What is your main goal?

- ☐ Lower payment ☐ Pay off debt ☐ Get cash out
- ☐ Remove mortgage insurance ☐ Buy another home
- ☐ Help family buy ☐ Just curious

2 Do you know your current interest rate?

Select an option ▼

3 Has your home value increased since you purchased?

Select an option ▼

4 Are you currently paying mortgage insurance?

Select an option ▼

5 Are you carrying credit card or personal loan debt?

Select an option ▼

6 Are you planning to buy another property in the next 12–24 months?

Select an option ▼

7 Would you like someone to review your numbers?

Select an option ▼

 **SEE MY REVIEW PATH**

 Your information is secure and will never be shared.



YOUR PERSONALIZED RESULT



YOUR BEST REVIEW PATH APPEARS TO BE: **Debt Consolidation Review.**

Based on your answers, this path may help you consolidate high-interest debt into your mortgage and potentially lower your monthly payment.



Every homeowner's situation is unique. A quick review with a loan expert can help confirm the best next step for you.



WHAT HAPPENS NEXT?



1. Personalized Recommendation

The scorecard analyzes their answers and identifies their best review path.



2. Trigger GHL Campaign

The correct GoHighLevel campaign is automatically triggered based on their recommended path.



3. Follow-Up & Engagement

They receive tailored emails, content, and messages that match their goal.



WHY THIS IS BETTER THAN BLOG CLICKS

- ✓ Provides a personalized experience
- ✓ Builds trust and relevance
- ✓ Drives higher engagement and conversions



THIS SCORECARD CREATES A BETTER EXPERIENCE AND BETTER RESULTS.

It helps homeowners feel understood, provides real value, and connects them with the right solution faster.



WE WILL USE “MICRO-COMMITMENT” CTAs

Lower the barrier. Build trust. Earn the click.



AVOID OVERLY AGGRESSIVE CTAs

-  Apply now
-  Start your refinance
-  Get preapproved
-  Complete full application



These create friction early and cause drop-off.



USE SOFTER CTAs FIRST

-  Check my options
-  See if this makes sense
-  Review my numbers
-  Estimate my equity
-  Compare my current loan
-  Show me what changed
-  Run a quick review



These feel low-risk, helpful, and personalized.
They start a conversation, not a commitment.



THEN ESCALATE ONCE THEY ENGAGE

Progressive steps based on trust and intent.



1. MICRO-COMMITMENT (Low Friction)

They take a small action using a soft CTA.
Example: “Check my options”



2. ADD VALUE (Build Trust)

Send personalized insights, results, or helpful next steps.



3. INVITE DEEPER ENGAGEMENT

Recommend a review or consultation based on their activity.

Example: “Review my numbers with an expert”



4. STRONGER CTA (Higher Intent)

Now invite them to take the next step when they're ready.

Example: “Let's explore your options”



Micro-commitment CTAs reduce pressure, increase engagement, and lead to higher quality conversations and conversions.



EVERYTHING WILL BE SENT FROM THE ASSIGNED LO

The campaign will come from the contact owner whenever possible.



PERSONAL. FAMILIAR. TRUSTED.

We use dynamic personalization to make every email feel like it comes directly from your Loan Officer.



WE USE:

- ✓ {{user.name}}
- ✓ {{user.phone}}
- ✓ {{user.email}}
- ✓ {{user.calendar_link}}



This is especially important for past clients because they are more likely to respond to a familiar name than a corporate marketing email.



BOTTOM LINE:

Familiarity drives opens.
Familiarity drives conversations.
Familiarity drives results.



WE'LL BUILD IN A UNIVERSAL FOOTER SELECTOR

At the bottom of every reengagement email, we will add:

If you have questions or would like to explore your options, I'm here to help.

Talk soon,



{{user.name}}

Loan Officer

{{user.phone}}

{{user.email}}

 Book a Time to Talk

{{user.calendar_link}}



Not sure what you need? Choose one:



Lower my
payment



Pay off
debt



Use my
equity



Remove
mortgage
insurance



Buy another
home



Help
someone
buy



EVERY ONE OF THOSE LINKS WILL ROUTE THE BORROWER.

This turns every email into a **self-selection tool**.

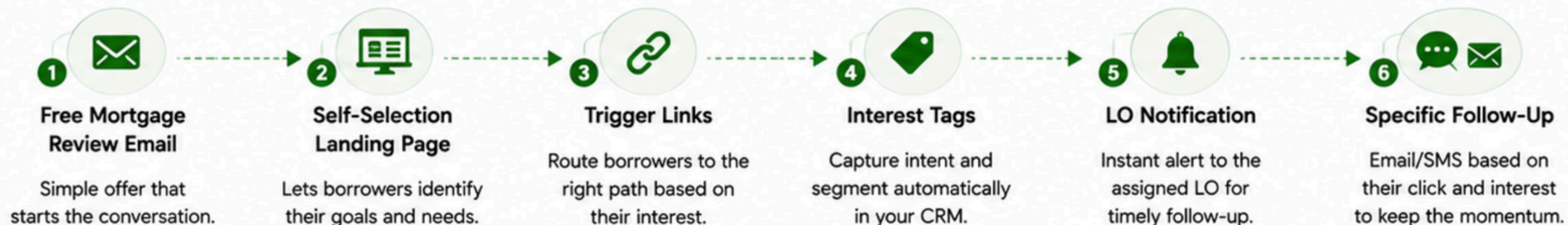
FIRST 30-DAY LAUNCH PLAN



We do not need the entire ecosystem built before launching.
Because of self throttling of email sends, we launch lean and scale.



THE MOST IMPORTANT FIRST VERSION (LAUNCH LEAN, SCALE FAST)



**LAUNCH SIMPLE.
LET DATA GUIDE YOUR
NEXT STEPS.**

Start lean, learn fast,
and build what performs.

FIRST EMAIL

 **Subject:** Your mortgage may be due for a quick review

 THE GOAL

Re-engage past clients with value, not pressure.

 THE TONE

Helpful, personal, no obligation.

 THE FOCUS

Give homeowners choices and let them self-select their interest.

 THE OUTCOME

Start a conversation based on what matters most to them.

 WHY IT WORKS

It feels personal, low-friction, and gives control to the homeowner.



A lot can change.
Let's make sure your mortgage still **works for you.**



Hi {{contact.first_name}},

A lot may have changed since you closed your loan.

Your home value may be different. Your equity may have grown. Rates may have changed. Your credit, income, or financial goals may also look different today.

That is why we are offering a **complimentary mortgage review** for past EZ Fundings clients.

This is not an application, and there is no obligation. It is simply a quick way to see whether your current mortgage still fits your life today.

You can choose what you would like to review first:

- | | |
|--|--|
|  Lower My Monthly Payment |  Use Equity to Pay Off Debt |
|  Get Cash for Home Improvements |  Remove Mortgage Insurance |
|  Buy Another Home |  Check My Home Value |

Or, if you are not sure where to start:

OR

 **Start My Free Mortgage Review**



Thank you,
{{user.name}}
Loan Officer
{{user.phone}} | {{user.email}}
 **Book a Time:** {{user.calendar_link}}

{{user.signature}}

- | | | | | | | |
|--|--|--|---|---|--|--|
|  NOT SURE WHAT YOU NEED? CHOOSE ONE: |  Lower my payment |  Pay off debt |  Use my equity |  Remove mortgage insurance |  Buy another home |  Help someone buy |
|--|--|--|---|---|--|--|

WE'LL SEND AN IMMEDIATE SMS AFTER CLICK

(only when compliant and properly opted in)



**DEBT
CONSOLIDATION CLICK**



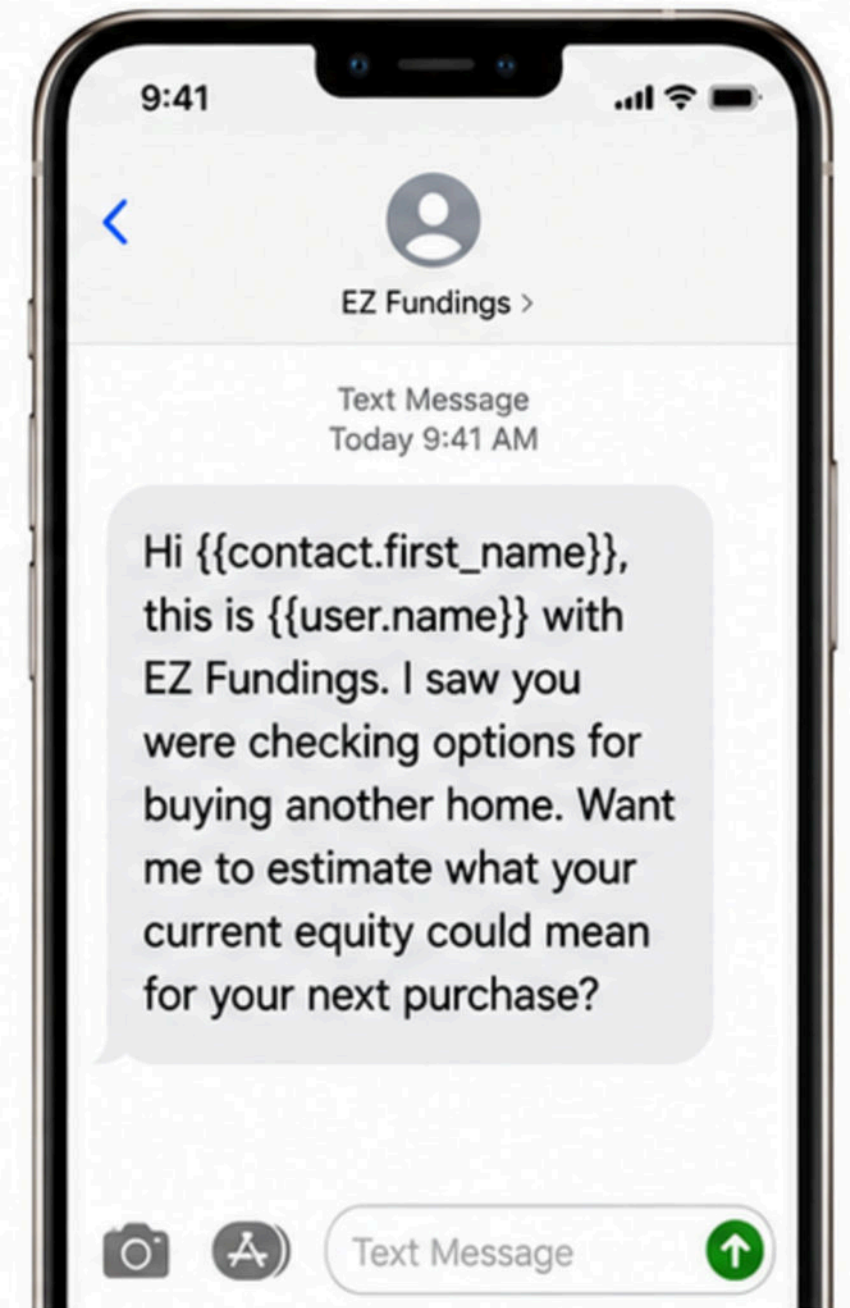
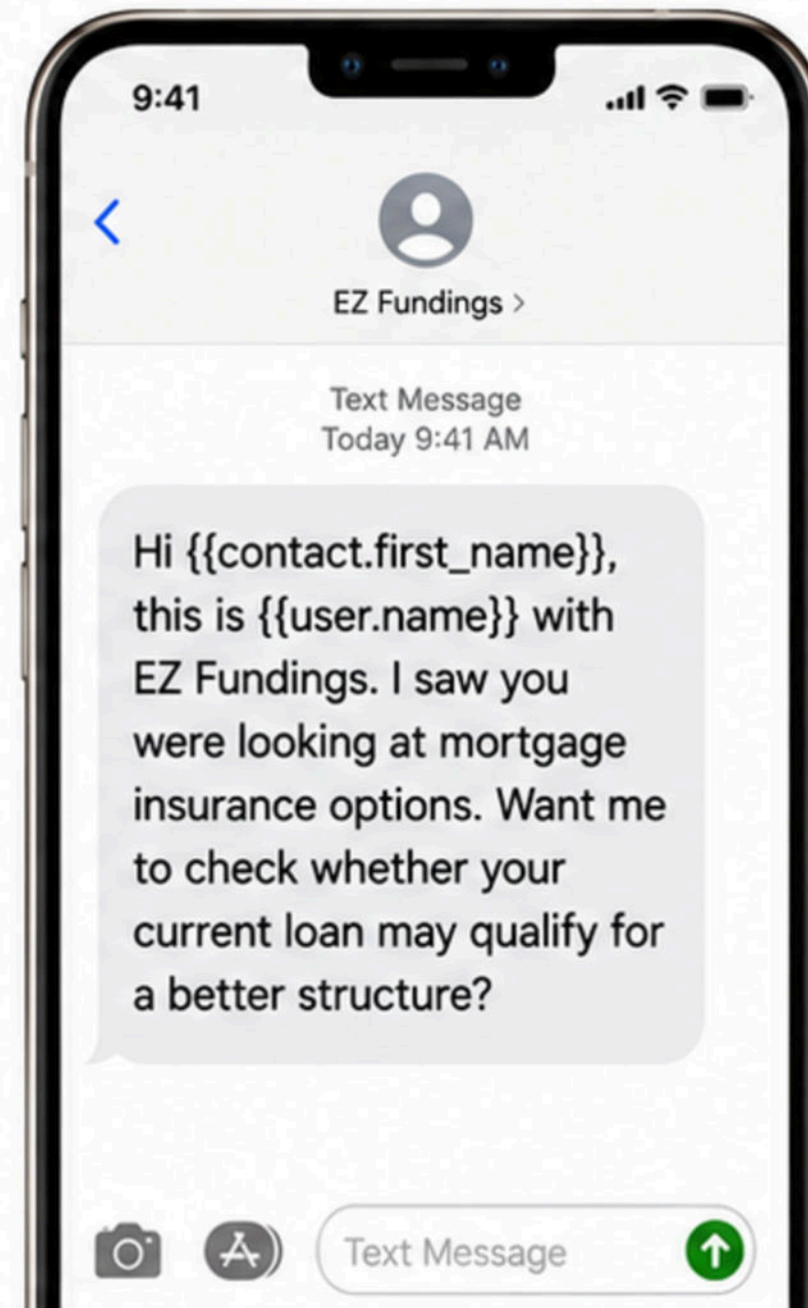
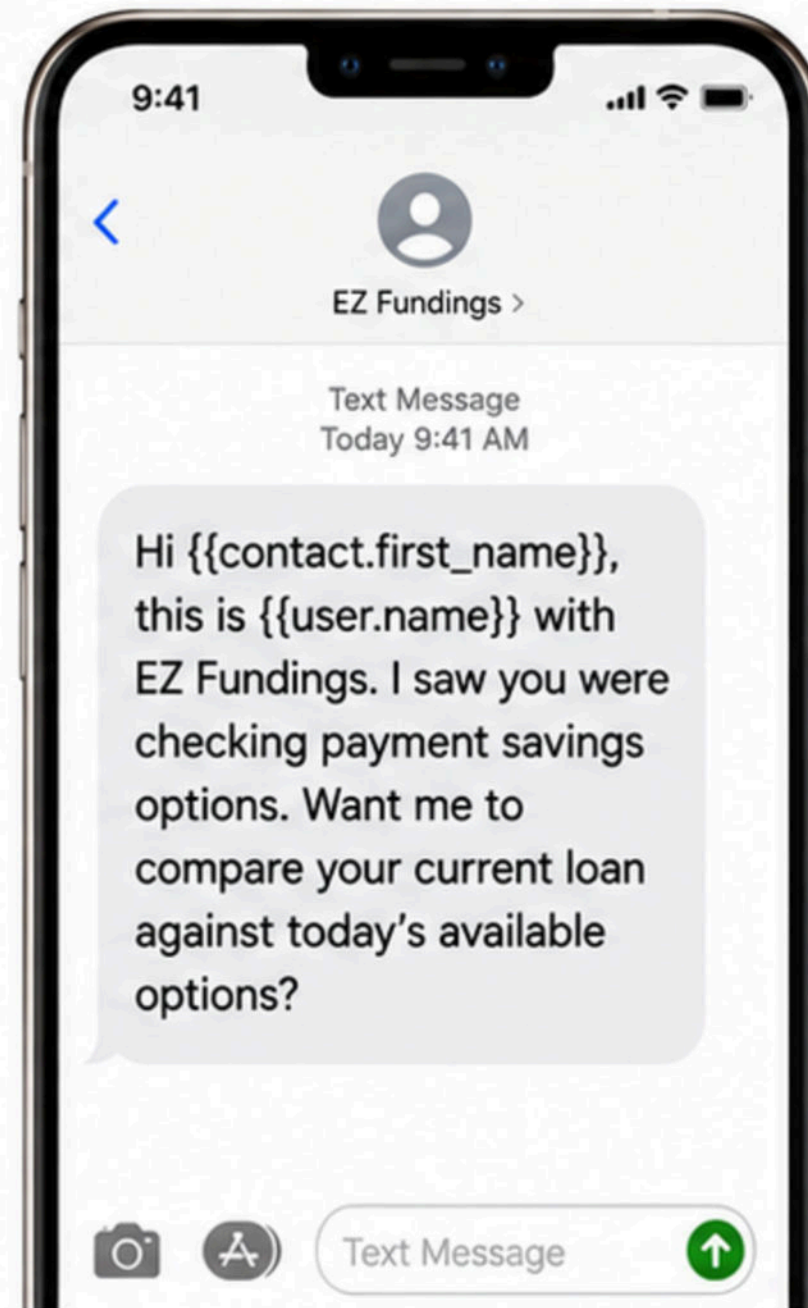
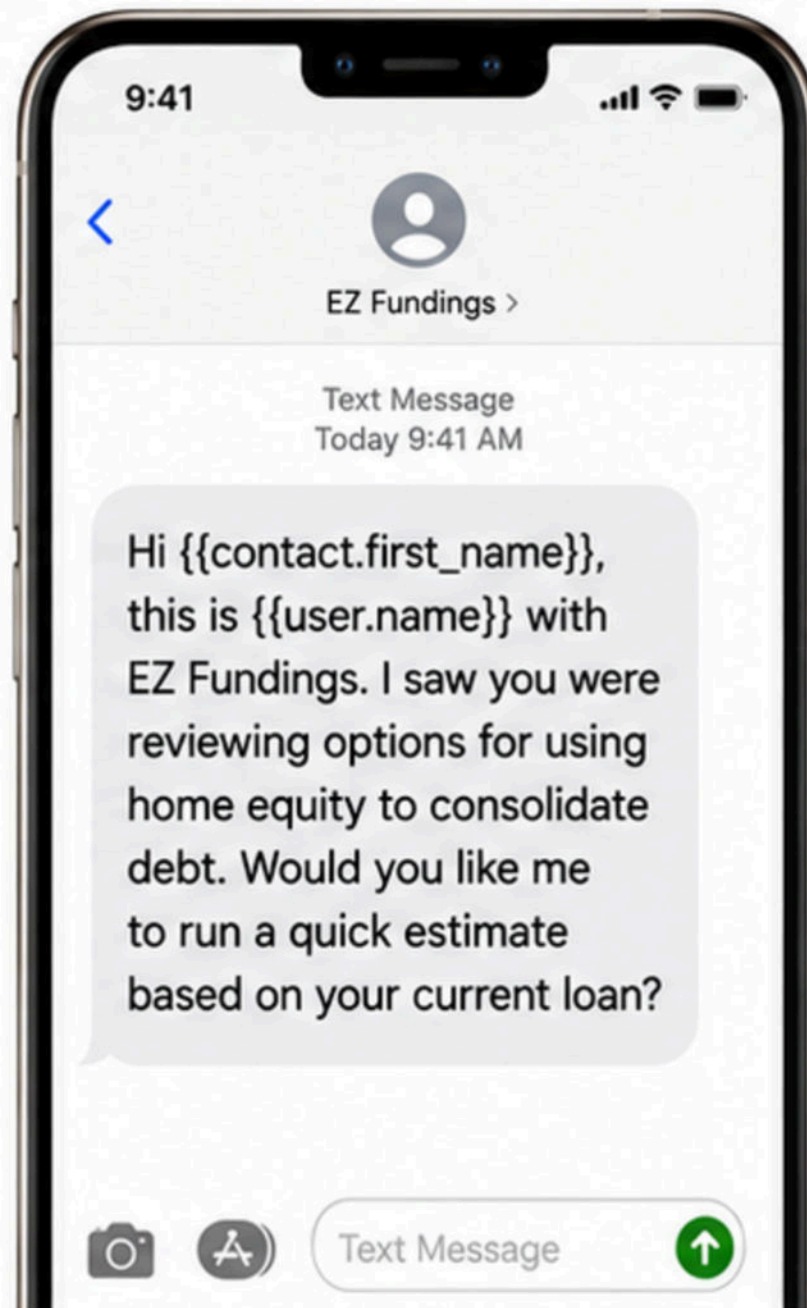
**LOWER
PAYMENT CLICK**



**REMOVE
MI CLICK**



**MOVE-UP
CLICK**



COMPLIANT. PERSONAL. TIMELY.

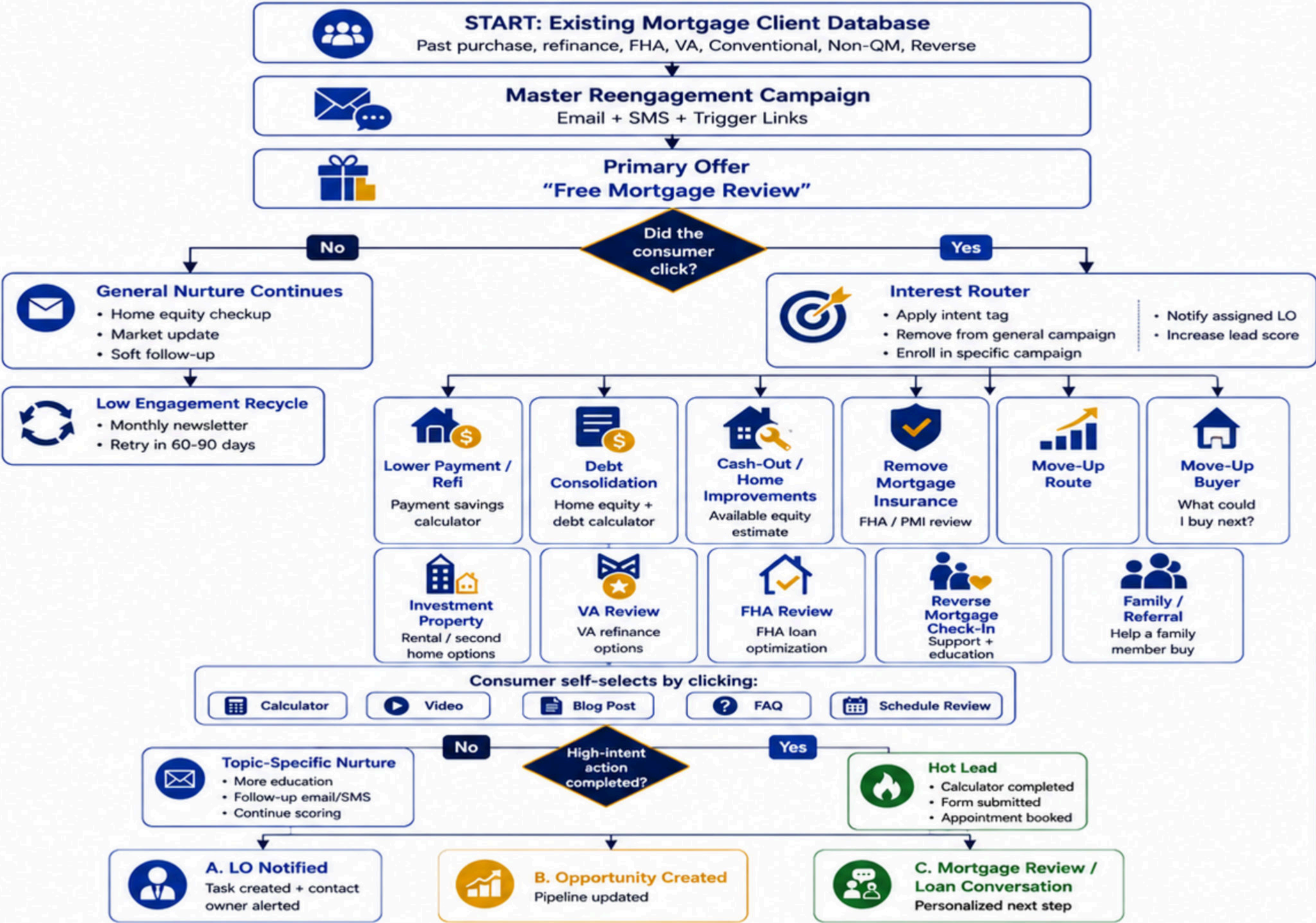
These SMS messages are sent immediately after a click to continue the conversation while the homeowner's interest is highest.



Always from your assigned LO.
Always personal. Never robotic.

EZ Fundings Reengagement Decision Tree

How existing mortgage clients self-select into the right campaign



 **Core Automation Logic**

1

Send broad value-based campaign

2

Let borrower choose interest path

3

Route by click behavior

4

Deliver topic-specific content

5

Escalate hot leads to loan officer

★ Right message. Right path. Right time. Better results. ★