

VIP INVESTOR PROGRAM INTRO



- Business Credit 101... How to Get Business Credit for Your EIN That's Not Linked to Your SSN with No Personal Credit Check

YOUR  **HOMESOLD**
GUARANTEED REALTY®

Our Name is Our Promise



What is Business Credit?



What is Business Credit?

- Business Credit is credit that is obtained in a ***Business Name***
- With business credit the **Business** builds its own credit profile and credit score for its EIN number
- This credit is in the business name and based on the business's ability to pay, not the business owners



Why is Business Credit Awesome?



Business Credit Benefits

DOUBLES Your Borrowing Ability



Business Credit Benefits

Makes You More Lendable



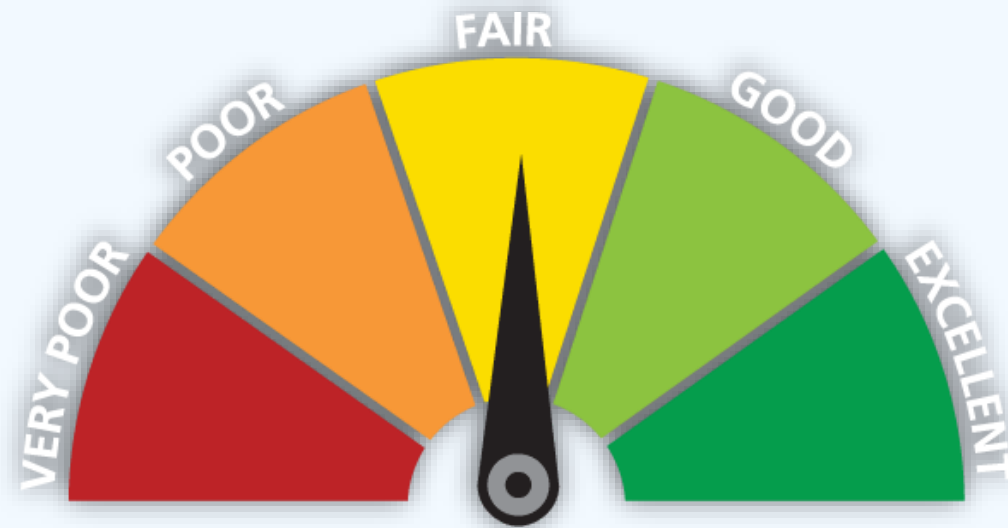
Business Credit Benefits

Nothing to do with Personal Credit!



Business Credit Benefits

Fast Initial Establishment of Credit Profile and Score



Business Credit Benefits

**Business Credit Scores are Based
on Only One Main Factor**

**CREDIT
SCORE** 

Business Credit Benefits

Personal Credit Scores:

Are based on 5 factors

- Payment History 35%
- Utilization 30%
- Length of Credit History 15%
- Accumulation of New Credit 10%
- Credit Mix 10%



Business Credit Benefits

Perfect for Startups



Business Credit Benefits

No Cash Flow Requirements



Business Credit Benefits

Competitive Advantage



Business Credit Benefits

No Collateral Requirements



Business Credit Benefits

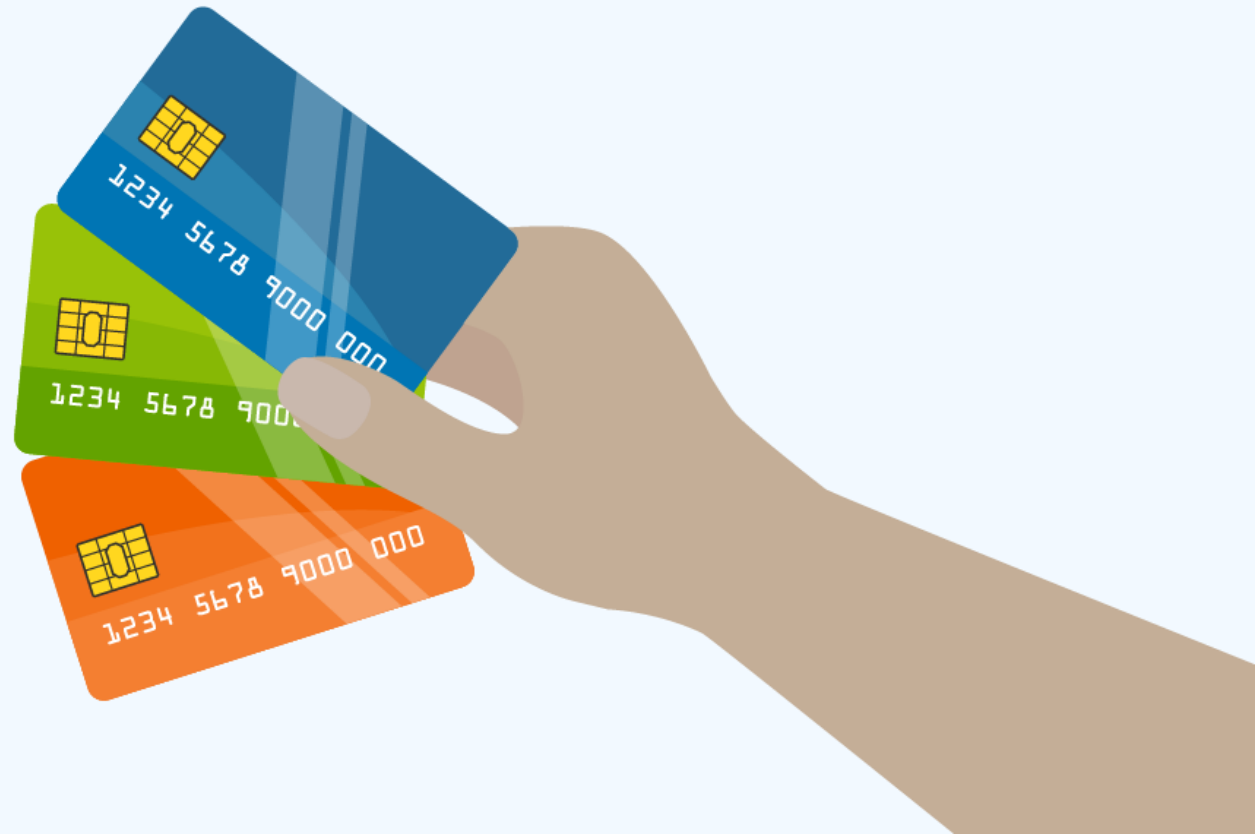
Easier to Grow a Business



EVERY
**Highly Successful Business in
America Has Business Credit**



How Do You Build Business Credit?



How to Build Business Credit

Make Sure Your Business is Setup Credibly



How to Build Business Credit

Your Entity



How to Build Business Credit

Your Business Address



How to Build Business Credit

Your Phone Number



How to Build Business Credit

Your Email and Website



How to Build Business Credit

Your Licenses and Other Docs.



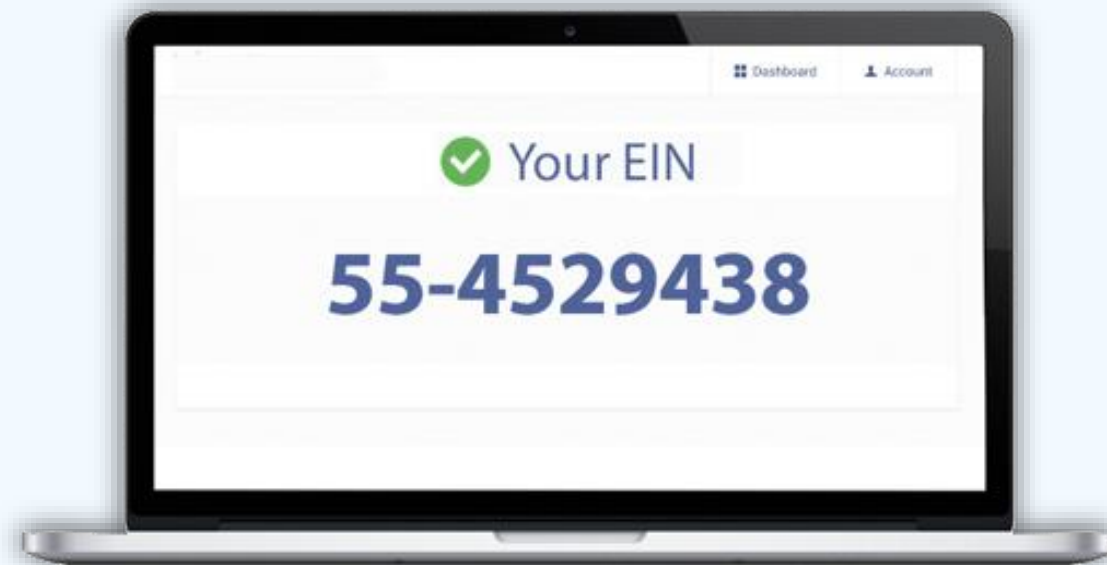
How to Build Business Credit

Your Business Listing Congruency



How to Build Business Credit

Your EIN Number



How to Build Business Credit

Your Business Bank Account



Building Business Credit Step 2

Get Setup with the Business CRAs and Get Your Reports



Building Business Credit Step 3

Get Approved for Vendor Credit



How to Build Business Credit

- Vendors offer **Net 10, 15, 30 terms**
- **93%** of trade vendors do NOT report to the business reporting agencies
- You'll need to find vendors who DO report and who ***will approve you*** even with no established credit now
- **3** of these accounts must be reporting before you can move forward.



Business Credit Building TIPS

- **Continue applying** for more credit you can use to grow your business
- As you get approved, continue using that credit regularly
- Pay your bills **timely**
- **ALWAYS** buy using credit instead of cash, then pay off the credit
- Don't forget to **leave the SSN field blank** on credit applications

