



BUSINESS FUNDABLE FOUNDATION (BFF)

7 Steps To \$100K-10M in 4 weeks



BY: VINCE STRAUGHTER



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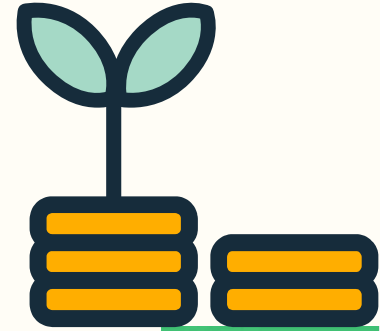
Credit Coach

HEY, I'M VINCE

**DIY BUSINESS FUNDABLE FOUNDATION ,
WE SHARE OUR SECRETS.**

This e-book is going to focus on the SIMPLE BUT MOST EFFECTIVE STEPS for LENDING. We outline what the BUSINESS CREDIT BUREAUS FUND BUSINESSES FOR..





Know the Factors

BUSINESS FUNDABLE FOUNDATION (BFF), is divided into seven comprehensive steps that guide businesses from initial preparation to advanced credit management. Each step is crucial for creating a robust credit profile that can open doors to various financing opportunities.

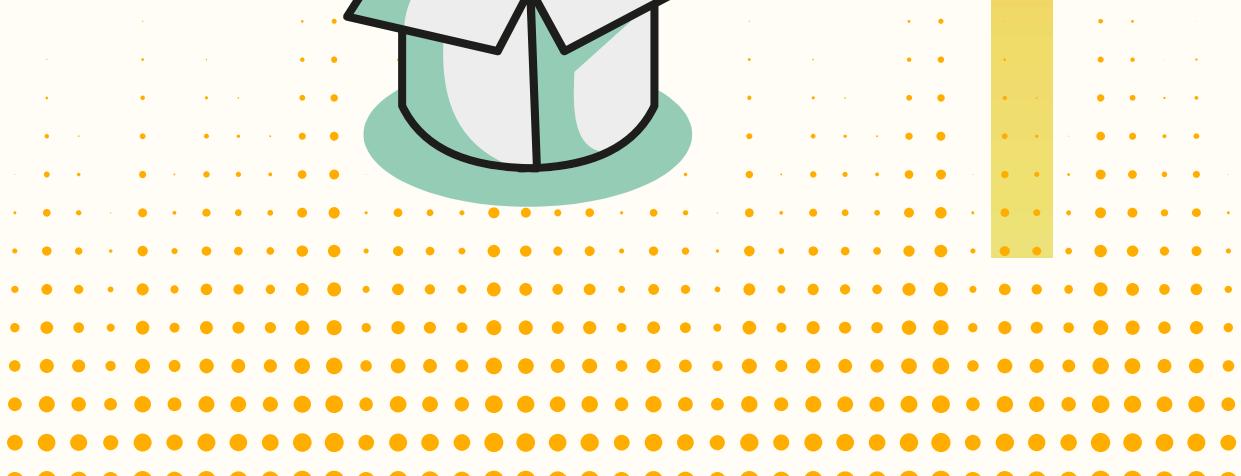




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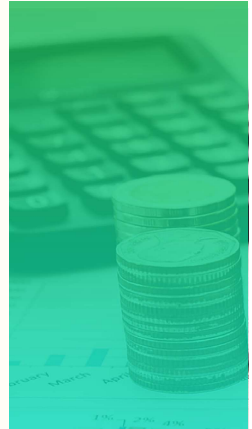




Check Your Credit Report

****Step 1: Fundability Foundation****

The foundation of your business credit starts with making your business look credible and fundable to lenders and credit agencies. Check you address email phone number

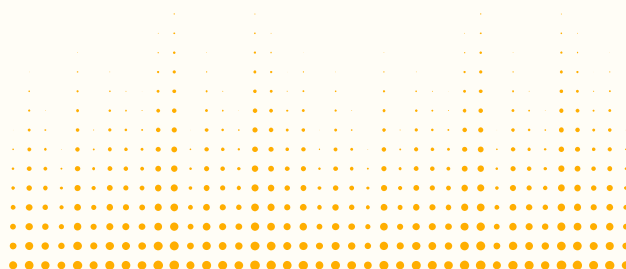




****Step 1.1:**

Business Name**

- ****Choose a Professional Name****:
Ensure that your business name is professional and reflects the nature of your business.
- ****Register Your Business Name****:
Make sure your business name is registered with your state. This can be done through your state's Secretary of State website.

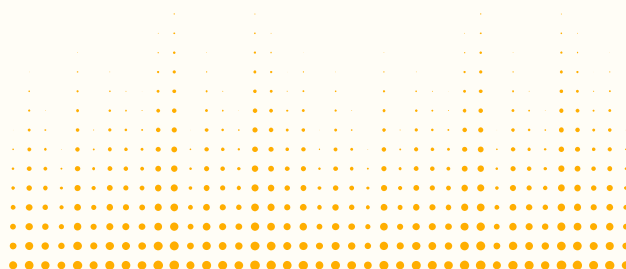


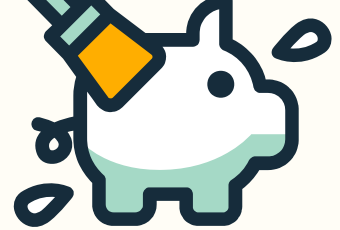


****Step 1.2:**

Business Address**

- ****Physical Address****: Use a physical business address, not a P.O. Box. This adds credibility.
- ****Virtual Office****: If you don't have a physical location, consider a virtual office address. There are services like Regus and WeWork that provide this.
- ****Consistency****: Ensure the address is consistent across all your business listings.

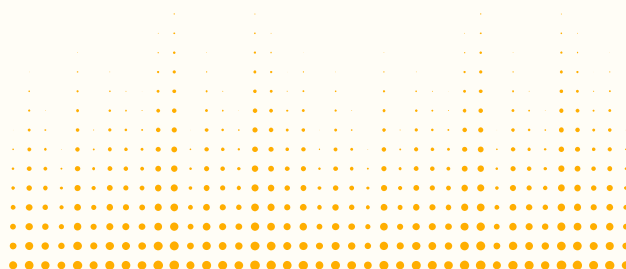




****Step 1.3:**

Business Entity**

- **Choose the Right Structure**:
Decide on the best business structure (LLC, Corporation, etc.) for your business.
- **Register with the State**:
Ensure your business entity is registered with your state's Secretary of State.

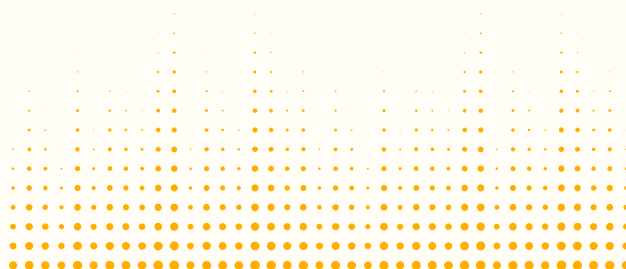


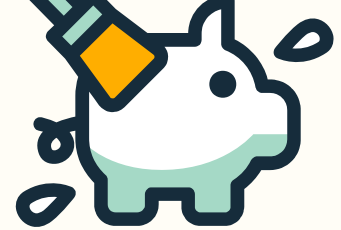


****Step 1.4:**

EIN#**

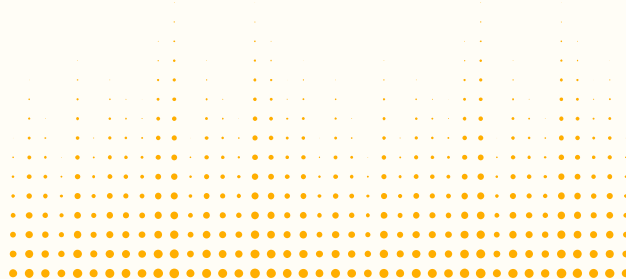
- **Apply for an EIN**: Obtain an Employer Identification Number from the IRS. This is essential for tax purposes and establishing a business credit profile. Apply online at the [IRS website] (<https://www.irs.gov/businesses/s-mall-businesses-self-employed/apply-for-an-employer-identification-number-ein-online>).

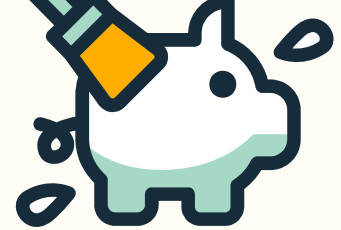




****Step 1.5: Business Phone #****

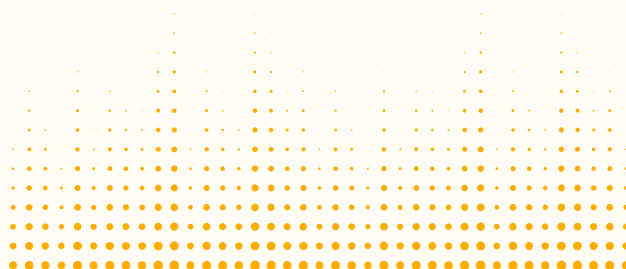
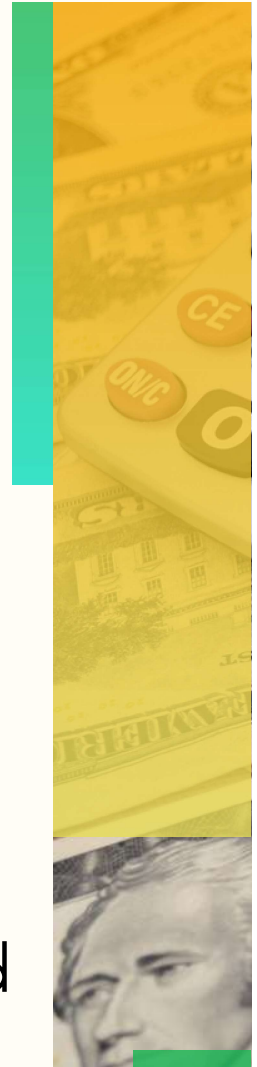
- ****Dedicated Business Line****: Have a separate phone number for your business.
- ****Listed Number****: Make sure your business phone number is listed in directory assistance (411).





****Step 1.6: Website & Email****

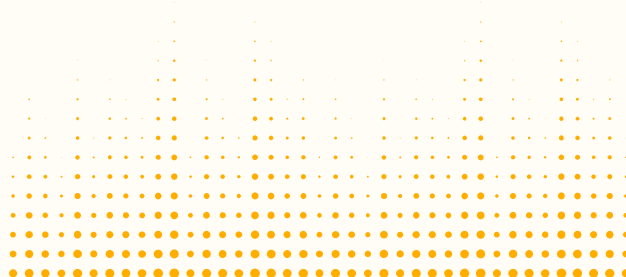
- ****Professional Website****: Create a professional business website. Your domain name should ideally be your business name.
- ****Professional Email****: Use a business email address with your domain name (e.g., `yourname@yourbusiness.com`). Avoid using free email services like Gmail or Yahoo for business communications.





****Step 1.7: Business License****

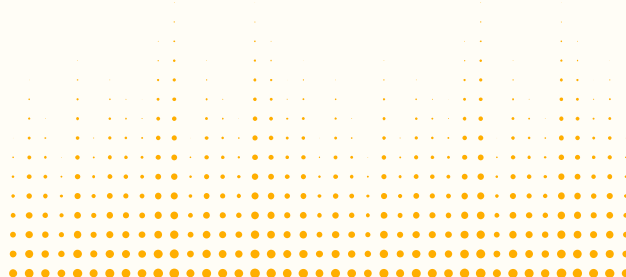
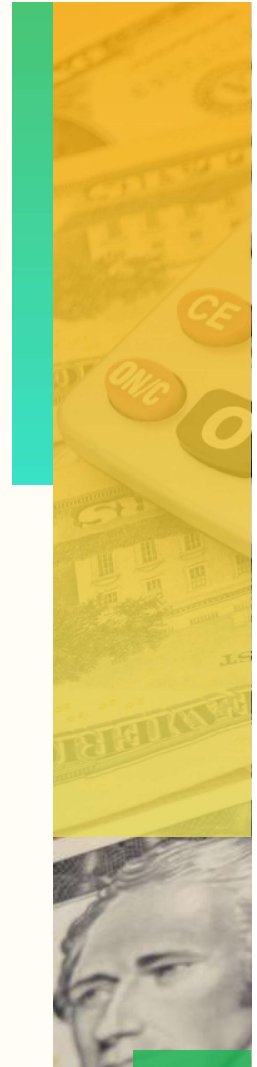
– **Obtain Necessary Licenses**:
Ensure your business has all the required local, state, and federal licenses to operate legally. Check with your local county or city clerk's office.





****Step 1.8: Business Bank Account****

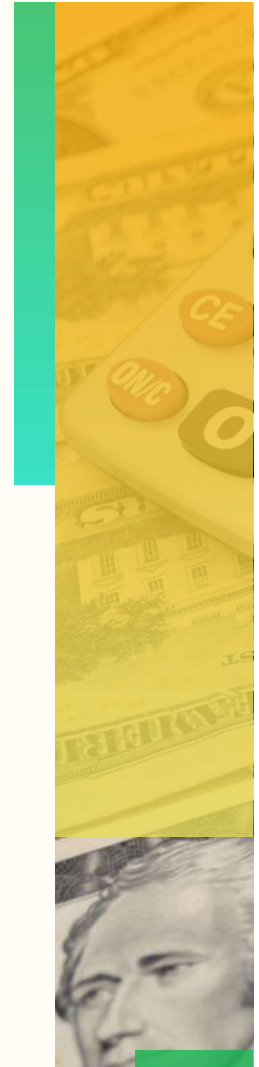
- **Open a Business Bank Account**¹: Keep your personal and business finances separate by opening a business checking account.
- **Transaction Records**²: Ensure all business transactions go through this account to create a clear financial history.





****Step 1.9: Business Merchant Account****

- ****Accept Credit Payments****: Set up a merchant account to accept credit card payments. Services like Square, PayPal, and Stripe can help with this.

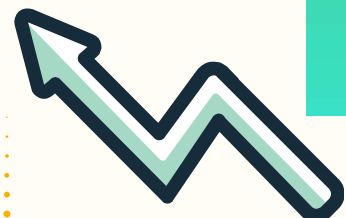
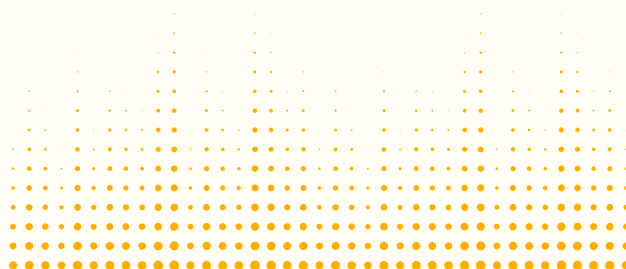




****Step 1.10:**

Wrap Up**

- ****Review****: Double-check all the details to ensure everything is in order and consistent across all platforms.
- ****Document****: Keep copies of all registrations, licenses, and applications for your records.

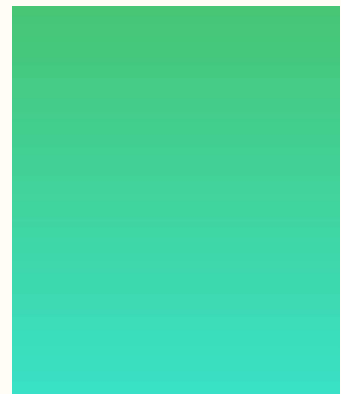
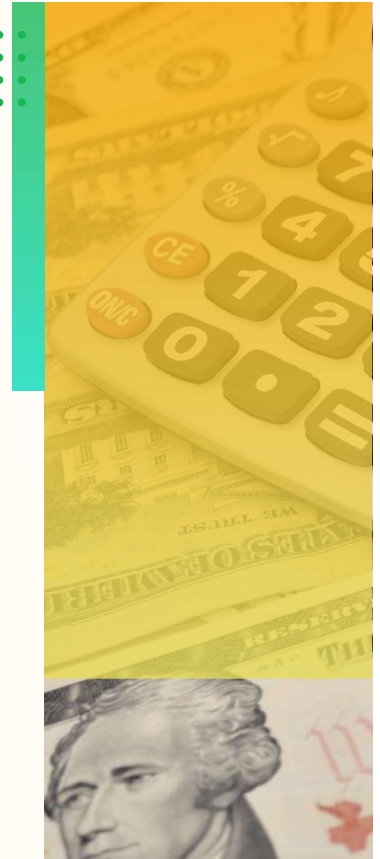


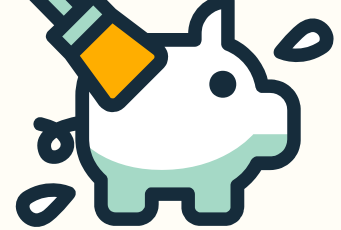


Business Credit Report

Step 2: Establish Business Reports

Building your business credit profile starts with establishing your business reports with major credit reporting agencies. Here's a detailed breakdown:



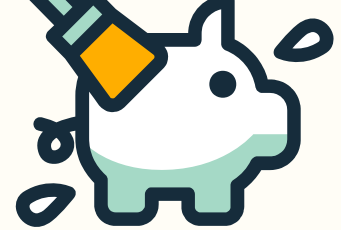


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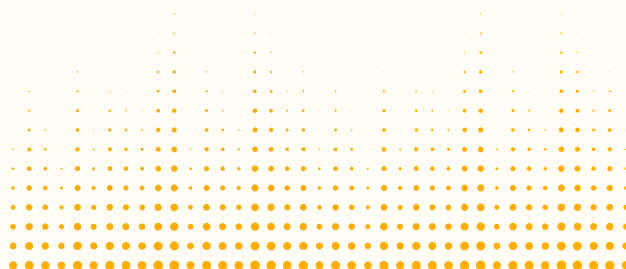
Dun & Bradstreet**

– **Get a D-U-N-S Number**:
Obtain a D-U-N-S Number from Dun & Bradstreet. This unique nine-digit identifier is essential for establishing your business credit file. You can apply for a D-U-N-S Number for free at the [Dun & Bradstreet website] (<https://www.dnb.com/duns-number/get-a-duns.html>).





- ****Register Your Business****:
Ensure your business information is accurately listed on Dun & Bradstreet.
- ****Submit Financials****: Provide your business financial statements to Dun & Bradstreet to enhance your credit file.





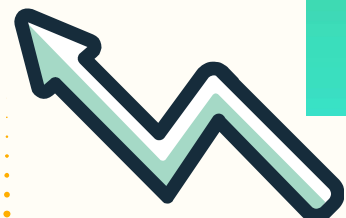
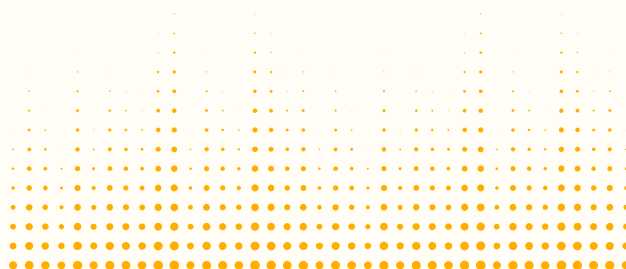
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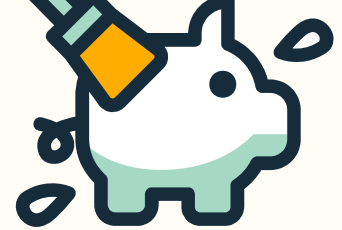
Business Experian**

– ****Establish Your Profile****:

Register your business with Experian Business Credit. You can check if your business already has a profile and ensure all information is accurate. Visit the [Experian Business website] (<https://www.experian.com/business/business-credit-reports.jsp>).

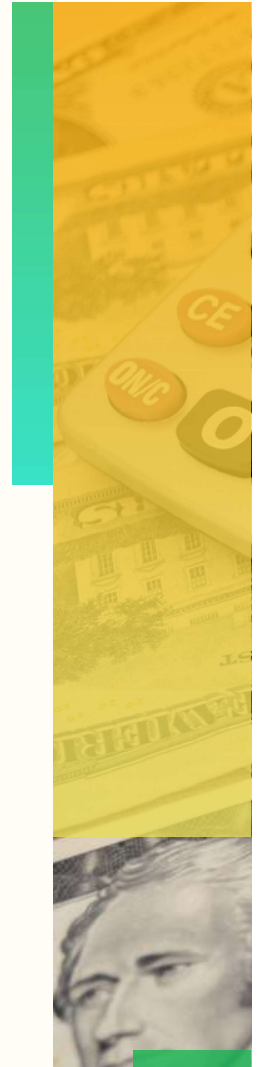
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****Monitor Reports****: Regularly check your business credit report with Experian to ensure accuracy and stay informed about your credit status.

– ****Dispute Inaccuracies****: If you find any errors, dispute them promptly to maintain a clean credit profile.

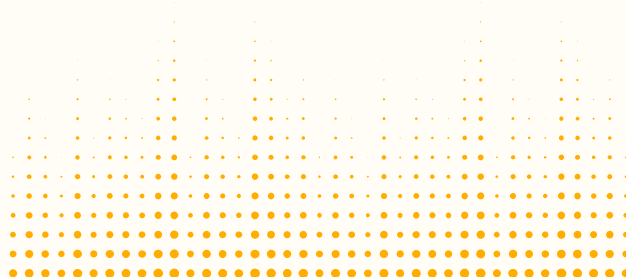


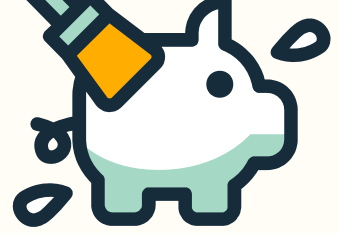


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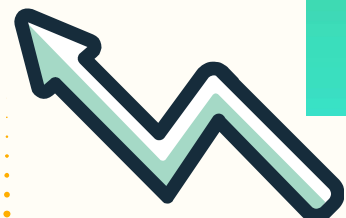
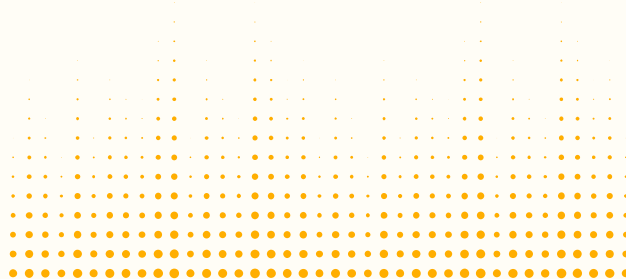
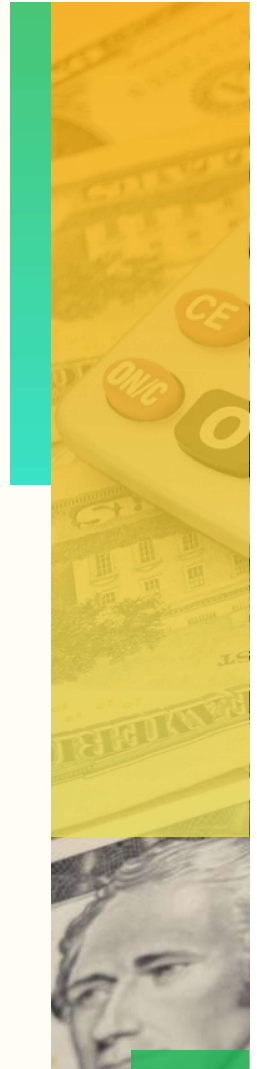
Business Equifax**

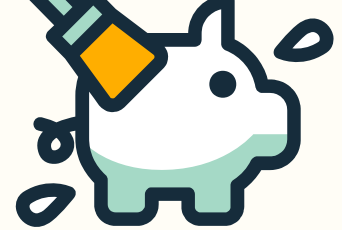
– ****Create a Profile****: Register your business with Equifax Business Credit. Ensure all your business information is listed correctly. You can start at the [Equifax Business website]
(<https://www.equifax.com/business/business-credit-reports/>).





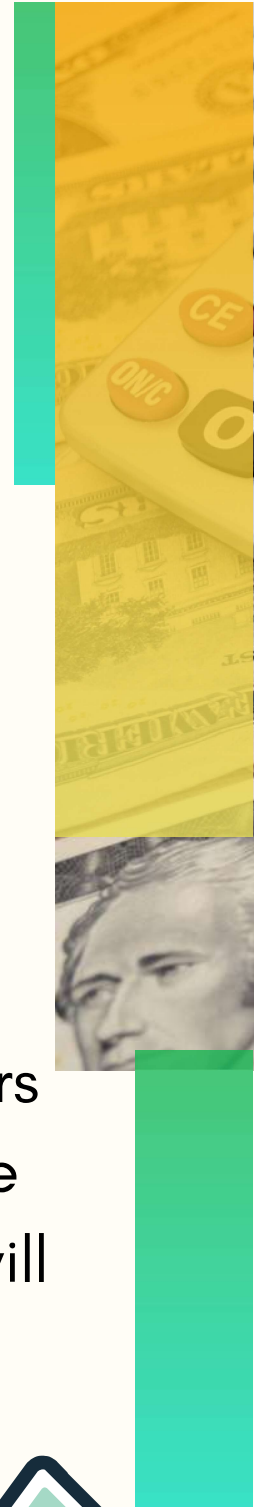
- ****Update Information****: Keep your business data up to date to ensure your credit profile reflects your current financial status.
- ****Monitor Reports****: Regularly review your business credit report from Equifax and address any inaccuracies immediately.

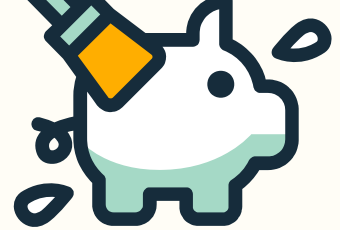




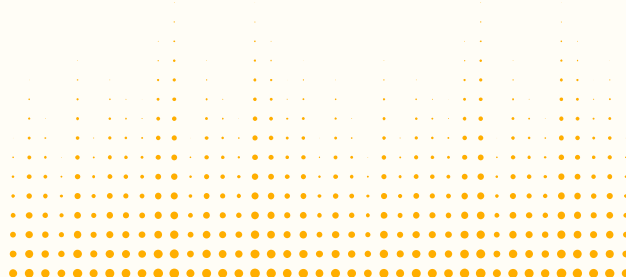
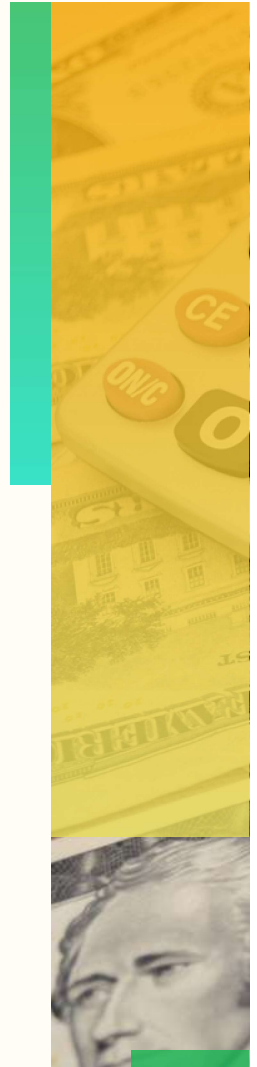
****Step 2.4: Business Credit Reporting****

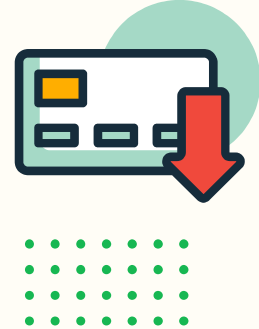
- ****Consistency is Key****: Ensure that your business information is consistent across all three major credit reporting agencies. This includes your business name, address, phone number, and EIN.
- ****Build Relationships****: Establish relationships with vendors and creditors who report to these agencies. Positive credit activities from these accounts will help build your business credit.





– ****Track Progress****: Use credit monitoring services to track your business credit progress. Services like Nav can help you monitor your credit with multiple agencies.

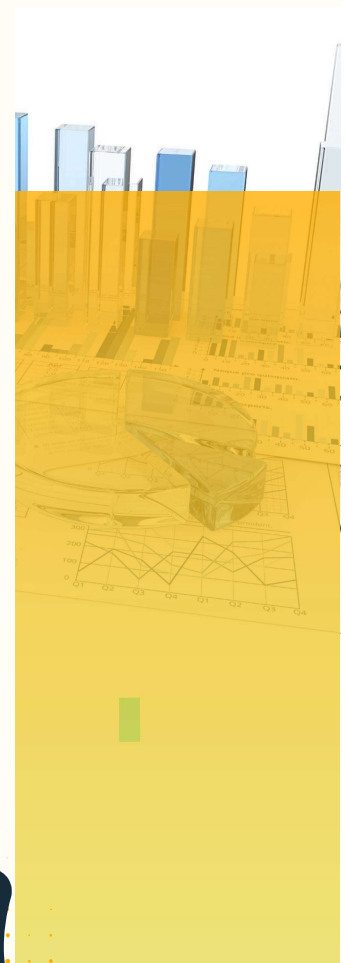
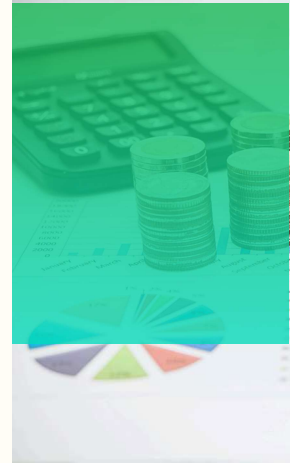


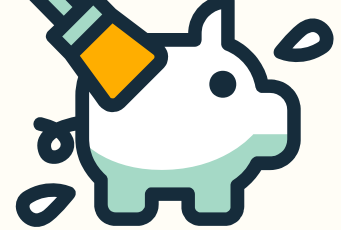


Apply for Business Credit

****Step 3: Start Building: Tier 1****

Now that your foundational elements are in place, it's time to start building your credit. This involves obtaining initial lines of credit that will report your credit activity to the business credit agencies.

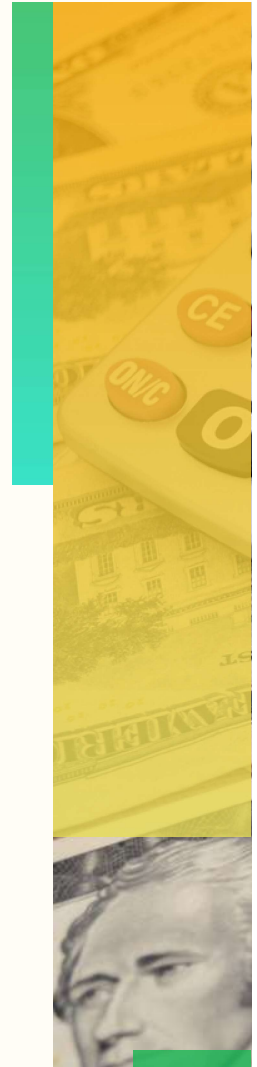


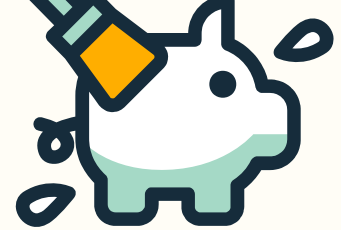


****Step 3.1:**

Vendor Credit**

- **Apply for Vendor Credit Accounts**:
Start by applying for vendor lines of credit from suppliers that report to business credit bureaus. These are typically net-30 accounts, where payment is due 30 days after purchase.
- **Select the Right Vendors**:
Choose vendors that offer products and services your business regularly uses. Some well-known vendors that report to business credit bureaus include:





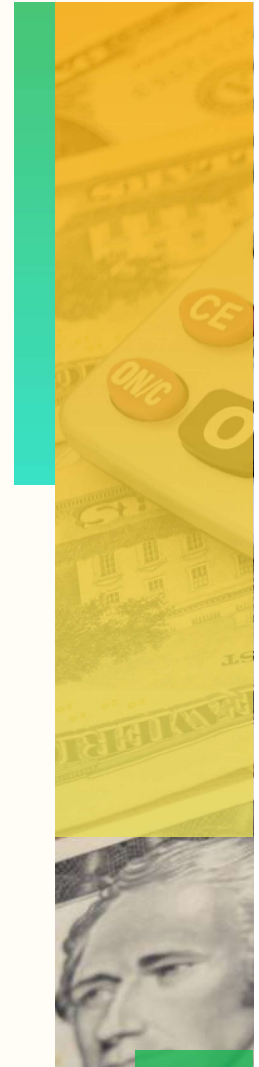
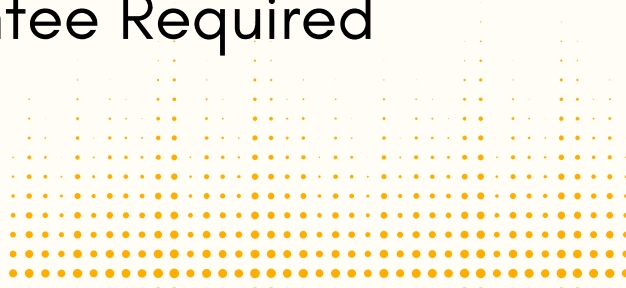
– ****Uline****

- Reports To: D&B, Experian
- Terms: Net 30
- PG / NO PG: No Personal Guarantee Required
- ****Maverick Office Supplies****

- Reports To: Equifax
- Terms: Net 30
- PG / NO PG: No Personal Guarantee Required

- ****Ecredable****
- Reports To: D&B, Experian, Equifax

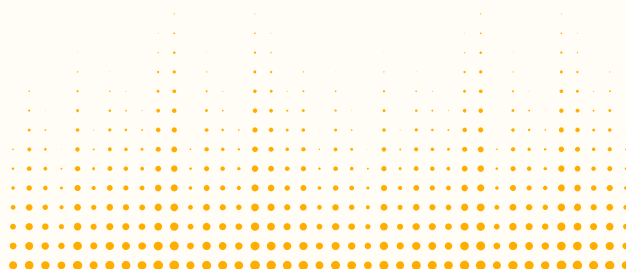
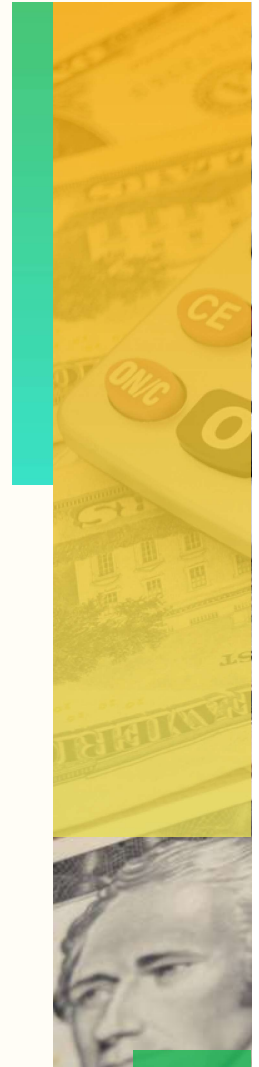
- Terms: Net 30
- PG / NO PG: No Personal Guarantee Required

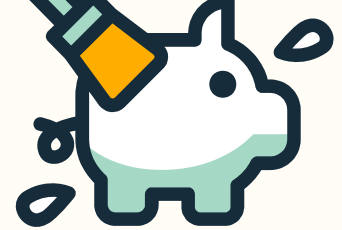




****Step 3.2: Business Credit Cards****

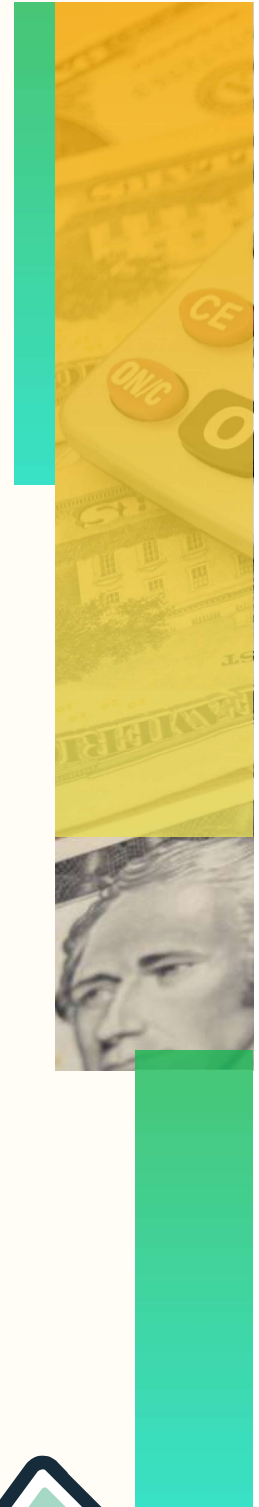
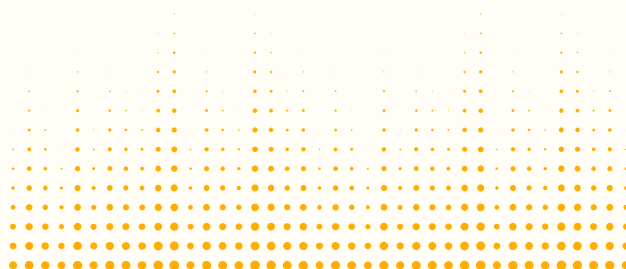
- **Apply for Business Credit Cards**¹: Obtain business credit cards that report to the credit agencies. Look for cards that offer benefits suited to your business needs, such as cash back, travel rewards, or low interest rates.
- **Use Responsibly**²: Use these cards for business expenses and pay off balances in full each month to avoid interest charges and maintain a low credit utilization ratio.

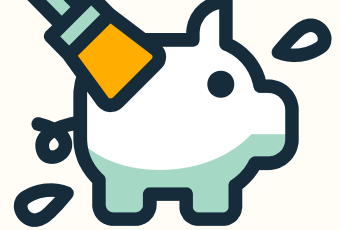




****Step 3.3: Fleet Cards****

- **Fleet Cards for Vehicle Expenses**:
If your business involves transportation or delivery services, consider applying for fleet cards. These cards can be used for fuel, maintenance, and other vehicle-related expenses.
- **Reporting to Agencies**:
Choose fleet card providers that report to business credit agencies. Examples include:





- **Gulf Fleet**

- Reports To: D&B, Experian, Equifax

- Terms: Net 15 or Net 30

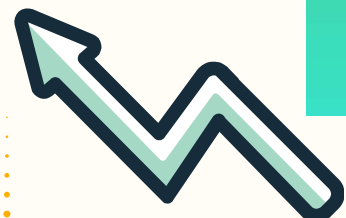
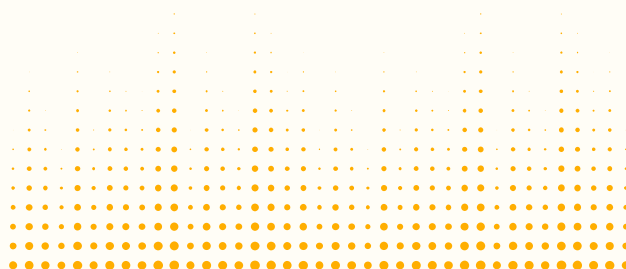
- PG / NO PG: No Personal Guarantee Required

- **Murphy USA**

- Reports To: D&B, Experian, Equifax

- Terms: Net 15 or Net 30

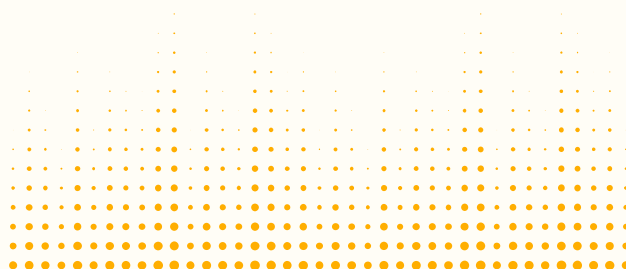
- PG / NO PG: No Personal Guarantee Required





****Step 3.4: Building Relationships****

- **Build Relationships with Creditors**¹: Establish strong relationships with your creditors. Good relationships can lead to better credit terms and higher credit limits in the future.
- **Regular Use**²: Use your vendor credit accounts, business credit cards, and fleet cards regularly to show positive credit activity.





Avoid Opening Too Many Accounts Quickly

****Step 4: Monitor Business Reports****

Regularly monitoring your business credit reports is critical to ensure accuracy and address any issues that arise. Errors on your credit reports can lower your credit score and impact your ability to secure financing.





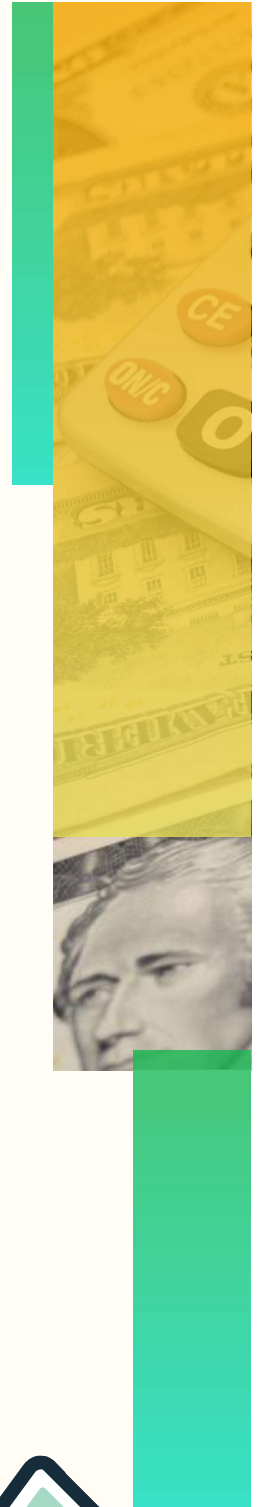
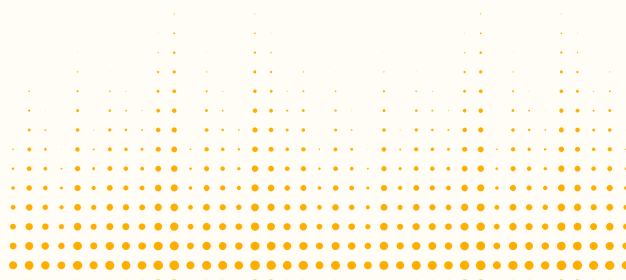
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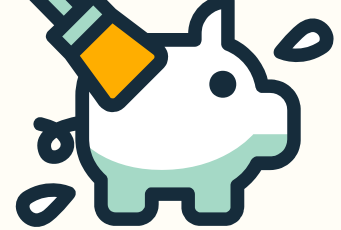
Credit Monitoring**

- **Credit Monitoring Services:**

Use credit monitoring services to keep track of your business credit scores and reports. Services like Nav and Credit Signal by Dun & Bradstreet can provide regular updates and alerts.

- **Regular Checks:** Make it a habit to review your business credit reports regularly, at least once a quarter, to catch any discrepancies early.

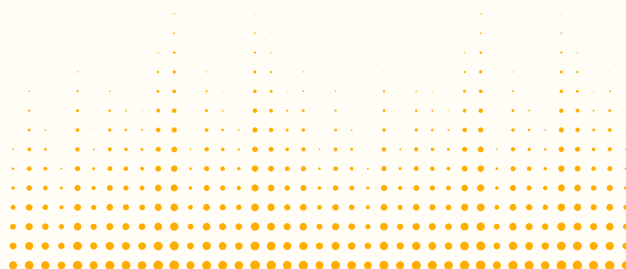




****Step 4.2: Monitor Dun & Bradstreet****

– **D&B Credit Monitoring**³: Sign up for Dun & Bradstreet's Credit Signal, a free service that alerts you to changes in your D&B credit scores and ratings. You can access this service at the [Dun & Bradstreet website] (<https://www.dnb.com/credit-signal.html>).

Sure thing! Let's continue with the detailed steps:





****Step 4.3: Monitor Business Experian****

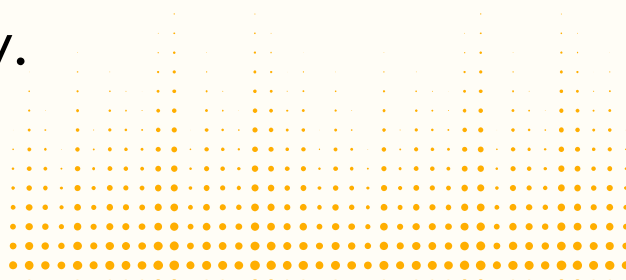
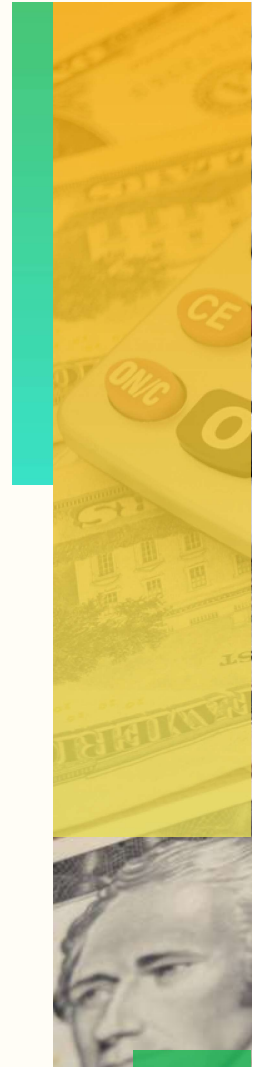
- **Experian Business Credit Monitoring**:
Use Experian's Business Credit Advantage or another monitoring service to keep an eye on your Experian business credit report. You can find more information at the (<https://www.experian.com/business/business-credit-reports.jsp>).
- **Review and Dispute**:
Regularly review your Experian business credit report and dispute any inaccuracies.





****Step 4.4: Monitor Business Equifax****

- **Equifax Business Credit Monitoring**²: Subscribe to Equifax's business credit monitoring services to receive alerts about changes to your credit report. Learn more at the [Equifax website] (<https://www.equifax.com/business/business-credit-reports/>).
- **Consistent Monitoring**²: Ensure your Equifax business credit report is accurate and up to date, and address any discrepancies promptly.





****Step 4.5: Request LexisNexis Report****

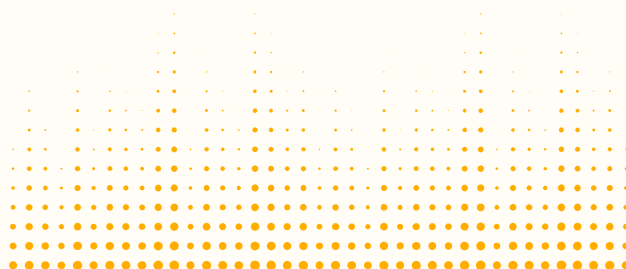
- ****LexisNexis Business Report****: LexisNexis provides detailed business reports that include public records and business credit information. You can request a copy of your business report from LexisNexis to review for accuracy.
- ****Review Public Records****: Ensure that public records and other information on the LexisNexis report are correct and up to date.





****Step 4.6: Request ChexSystems Report****

- ****ChexSystems Report****: ChexSystems is used by financial institutions to assess the risk of opening new accounts. Request a copy of your ChexSystems report to review your business's banking history.
- ****Dispute Errors****: If you find any inaccuracies on your ChexSystems report, file a dispute to correct them.



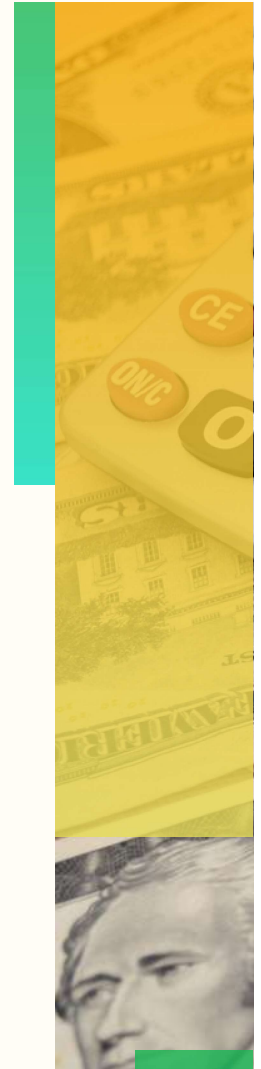
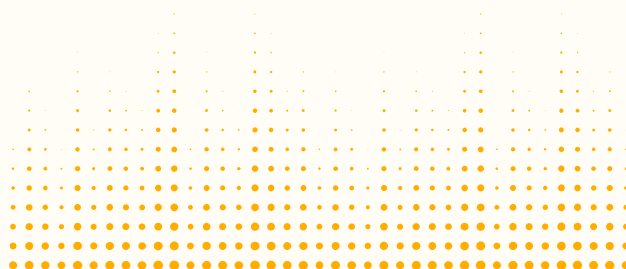


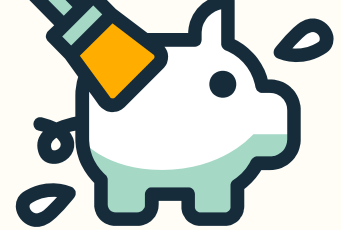
****Step 5: Building Credit: Tier 2****

Once you've established initial credit through vendors and credit cards, it's time to build on that foundation with more substantial lines of credit and loans.

****Recommended Vendors and Credit Options****

Here are some recommended vendors and credit options to help you continue building your business credit:



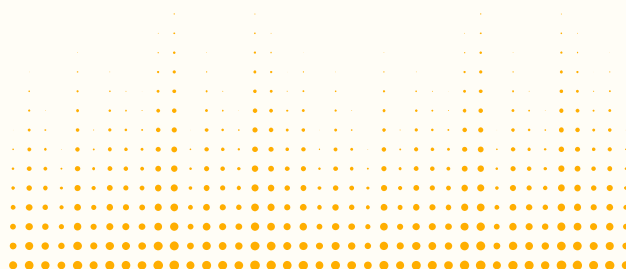


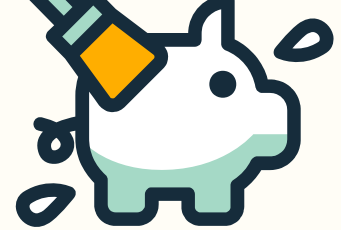
1. **FairFigure**

- **Reports To**: Equifax
- **Terms**: Installment, Net 30, and Net 60
- **PG / NO PG**: No Personal Guarantee Required

2. **Maverik**

- **Reports To**: D&B, Experian, Equifax
- **Terms**: Net 15 or Net 30
- **PG / NO PG**: No Personal Guarantee Required





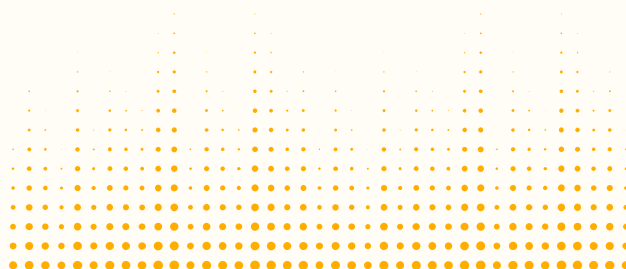
3. **GetGo**

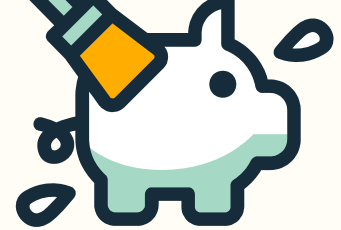


- **Reports To**: D&B, Experian, Equifax
- **Terms**: Net 15 or Net 30
- **PG / NO PG**: No Personal Guarantee Required

4. **Creative Analytics**

- **Reports To**: Experian
- **Terms**: Net 30
- **PG / NO PG**: No Personal Guarantee Required



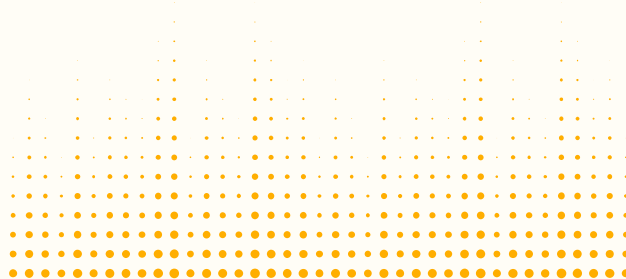


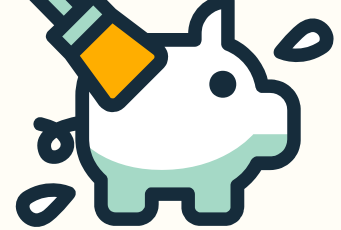
5. **Wise Business Plans**

- **Reports To** : Experian, Equifax
- **Terms** : Net 30
- **PG / NO PG** : No Personal Guarantee Required

6. **A to B**

- **Reports To** : Experian
- **Terms** : Net 7
- **PG / NO PG** : No Personal Guarantee Required

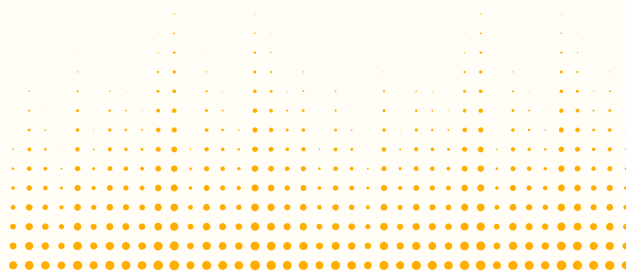


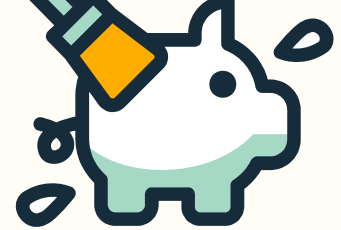


****Other Credit Options****

Here are some additional vendors and services that can help you build your business credit:

- ****Kwik Trip****
- ****Reports To****: D&B, Experian, Equifax
- ****Terms****: Net 7, Net 14, or Net 15
- ****PG / NO PG****: No Personal Guarantee Required





- **TA Petro**

- **Reports To** : D&B, Experian, Equifax

- **Terms** : Net 15 or Net 30

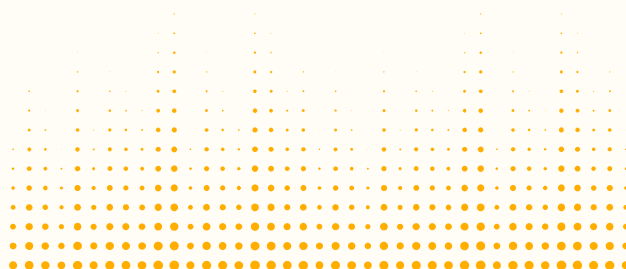
- **PG / NO PG** : No Personal Guarantee Required

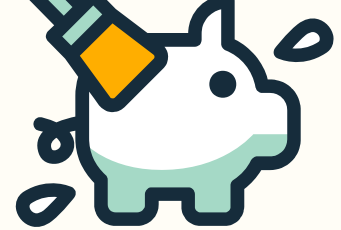
- **Cefco**

- **Reports To** : D&B, Experian, Equifax

- **Terms** : Net 7, Net 10, Net 14, or Net 30

- **PG / NO PG** : No Personal Guarantee Required

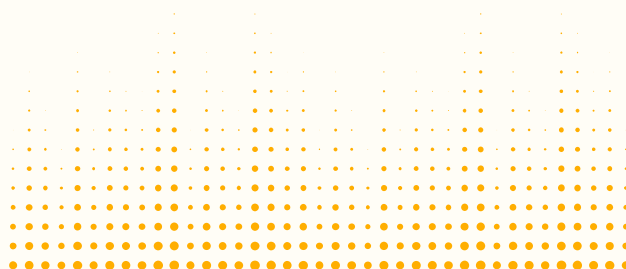


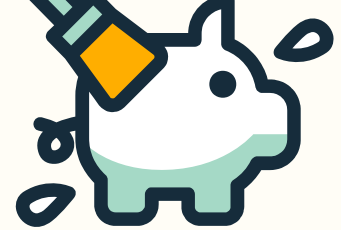


****Banks and Financial Institutions****

If your business credit has progressed, you can also consider banks and financial institutions that offer revolving credit:

- ****Bank of Oklahoma****
- ****Reports To****: D&B
- ****Terms****: Revolving
- ****PG / NO PG****: Personal Guarantee Required





- **Bremer Bank**
 - **Reports To** : D&B
 - **Terms** : Revolving
 - **PG / NO PG** : Personal Guarantee Required
- **US Bank**
 - **Reports To** : D&B
 - **Terms** : Revolving
 - **PG / NO PG** : Personal Guarantee Required

By expanding your credit lines with these options, you will further solidify your business credit profile. Make sure to continue using these accounts responsibly and making timely payments.



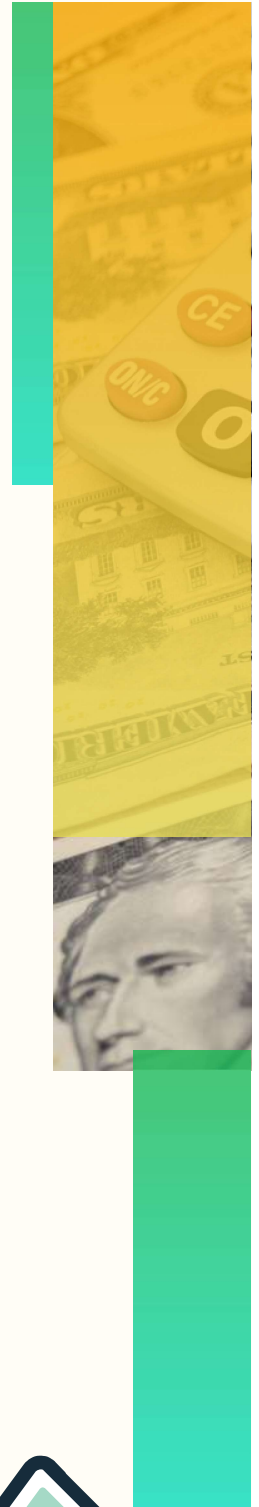
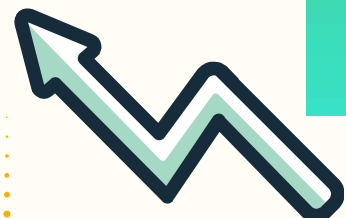
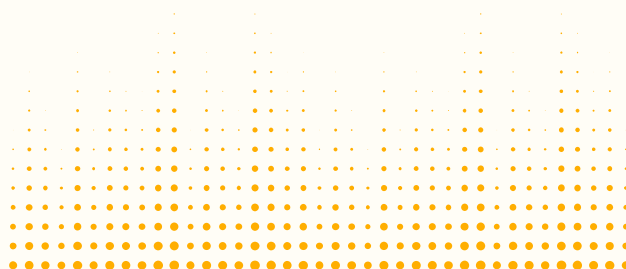


****Step 6: Advanced Building: Tier 3****

At this stage, you should focus on diversifying your credit types and increasing credit limits to further strengthen your credit profile.

****Recommended Vendors and Credit Options****

Here are some recommended and other notable vendors and financial institutions that you can consider for advanced credit building:





1. **Bill Spend & Expense**

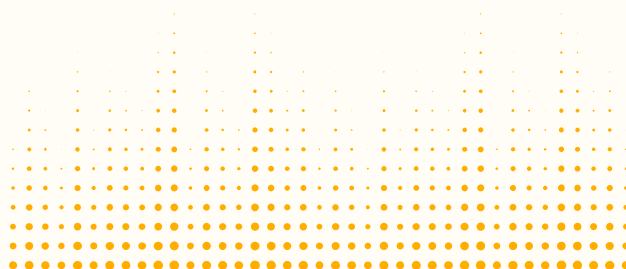
- **Reports To** : D&B
- **Terms** : Revolving
- **PG / NO PG** : Personal

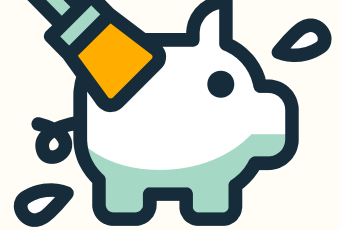
Guarantee Required

2. **Umpqua Bank**

- **Reports To** : D&B
- **Terms** : Revolving
- **PG / NO PG** : Personal

Guarantee Required





3. **Webster Bank**

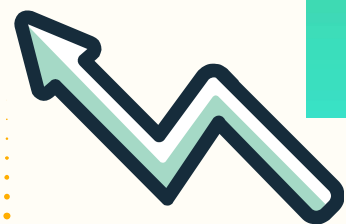
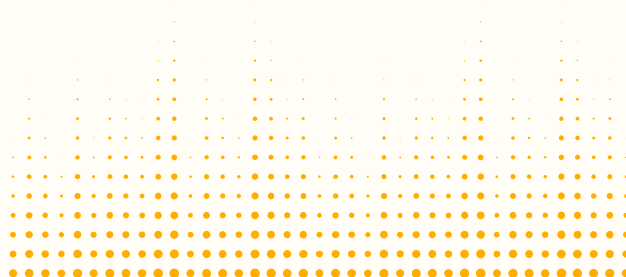
- **Reports To**: D&B
- **Terms**: Revolving
- **PG / NO PG**: Personal

Guarantee Required

4. **Comerica Bank**

- **Reports To**: D&B
- **Terms**: Revolving
- **PG / NO PG**: Personal

Guarantee Required

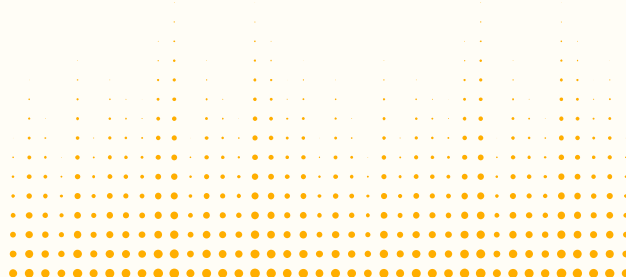


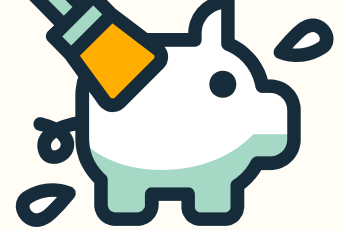


****Other Credit Options****

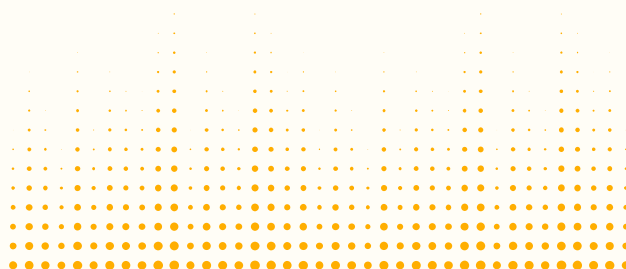
Additional vendors and services that can support your advanced credit building efforts:

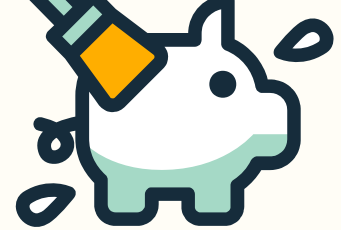
- ****Fleetcards USA****
- ****Reports To****: D&B, Experian, Equifax
- ****Terms****: Net 7, Net 10, or Net 14
- ****PG / NO PG****: No Personal Guarantee Required





- **Document Rent**
 - **Reports To** : D&B
 - **Terms** : Net 30
 - **PG / NO PG** : No Personal Guarantee Required
- **Clark/Crown**
 - **Reports To** : D&B, Experian, Equifax
 - **Terms** : Net 15 or Net 30
 - **PG / NO PG** : No Personal Guarantee Required





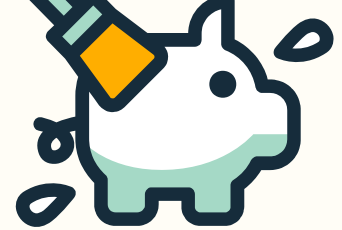
- ****Crown Office Supplies****
- ****Reports To****: D&B, Equifax
- ****Terms****: Net 30
- ****PG / NO PG****: No Personal Guarantee Required

****Financial Institutions****

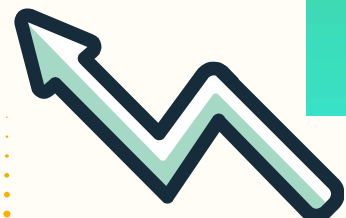
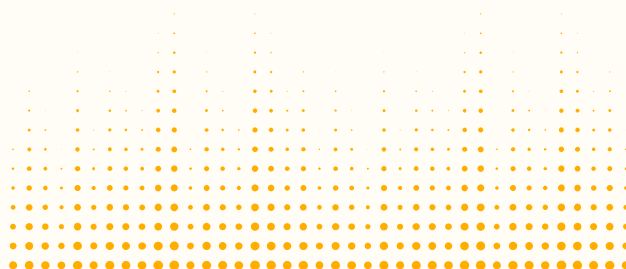
Consider banks and credit unions for revolving credit options:

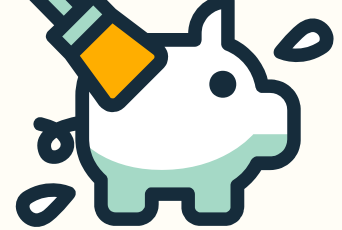
- ****Citizens Business Bank****
- ****Reports To****: D&B
- ****Terms****: Revolving
- ****PG / NO PG****: Personal Guarantee Required





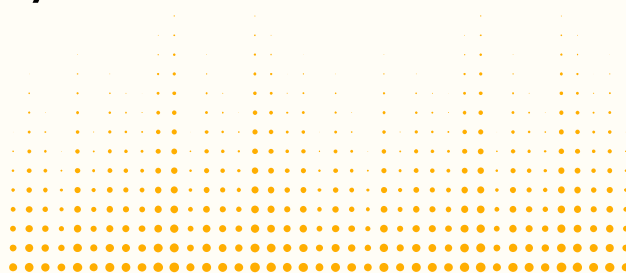
- **Capital ONTAP**
 - **Reports To** : Experian, Equifax
 - **Terms** : Revolving
 - **PG / NO PG** : Personal Guarantee Required
- **First National Bank**
 - **Reports To** : D&B
 - **Terms** : Net 20 or Revolving
 - **PG / NO PG** : Personal Guarantee Required





- **Royal Farms**
 - **Reports To**: D&B, Experian, Equifax
 - **Terms**: Net 15 or Net 30
 - **PG / NO PG**: No Personal Guarantee Required

By utilizing these advanced credit options, you will further solidify your business credit profile and gain access to higher credit limits and more diverse credit types. Make sure to continue using these accounts responsibly and making timely payments.



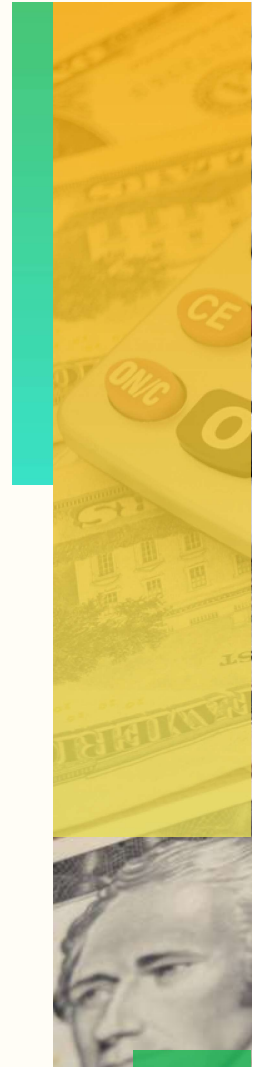


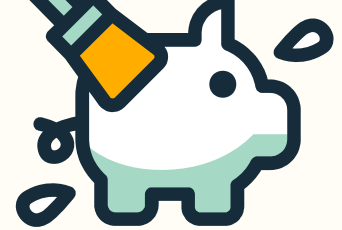
****Step 7: Revolving Accounts: Tier 4****

The final step involves managing revolving accounts and maintaining a strong credit history. This ensures your business credit remains in good standing and continues to grow.

****Recommended Vendors and Financial Institutions****

Here are some recommended vendors and financial institutions that you can consider for revolving credit accounts:





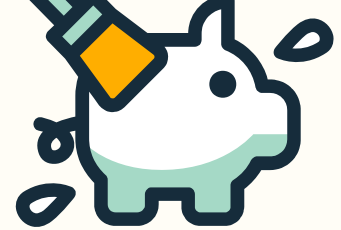
1. **Irving**

- **Reports To** : D&B, Experian, and Equifax
- **Terms** : Net 15
- **PG / NO PG** : No Personal Guarantee Required

2. **Thorntons**

- **Reports To** : D&B, Experian, and Equifax
- **Terms** : Net 15 or Net 30
- **PG / NO PG** : No Personal Guarantee Required



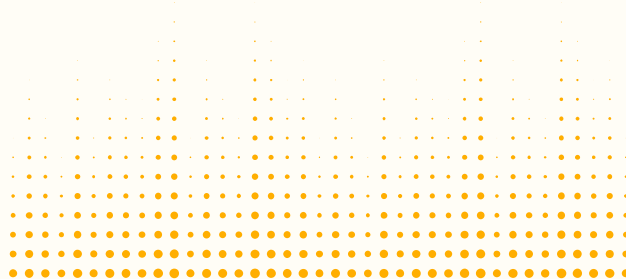


3. **Regions**

- **Reports To**: D&B, Experian, and Equifax
- **Terms**: Revolving
- **PG / NO PG**: Personal Guarantee Required

4. **Premier Bank**

- **Reports To**: D&B
- **Terms**: Revolving
- **PG / NO PG**: Personal Guarantee Required

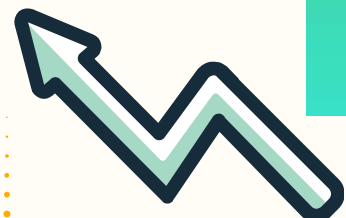
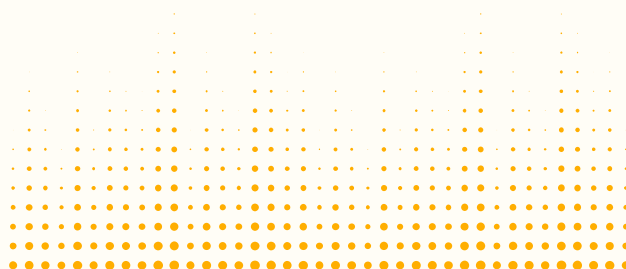




5. **Citizen's Bank**

- **Reports To**:
- Experian, and Equifax
- **Terms**:
- Revolving
- **PG / NO PG**:
- Personal Guarantee Required

There are many more secrets to building business credit, like contracting with other LLC's and reporting to the business credit bureaus contracts for verification.





BUSINESS FUNDABLE FOUNDATION (BFF)



CHEAT-SHEET



BY: VINCE STRAUGHTER

RESOURCES

FUNDING PROGRAM CHEAT SHEET

BUSINESS CREDIT CARD STACKING SERVICES

Collateral Required: Strong personal credit

Approval Amounts: \$10,000-\$150,000

Term: Revolving credit cards

Rates: Varies per card, 9.9% success rate fee paid after funded

Credit Requirements:

- Personal credit score 680+ on all 3 bureaus
- Under 40% utilization on each revolving accounts
- No more than 4 bank inquiries per bureau in the last 12 months (Does not include secured inquiries like auto loans and mortgages)
- No more than 3 unsecured accounts opened in past 12 months
- No bankruptcies at all
- No open/unpaid collections or judgments
- No late payments in 2 years and no charged off accounts
- Seasoned major bank card trade lines \$5,000 limit +. Must have a minimum of 2 open revolving accounts with \$5,000 limit +, with at least 2 years of history or more. Can not be an authorized user account.

Details: Approval amounts are typically similar to their current credit card limits. Pre-approval is a soft pull on credit.

Deal Submission Requirements: Application for soft pull or 3 bureau personal credit report.

BUSINESS REVENUE LENDING

Collateral Required: Consistent revenue verifiable through business bank statements

Loan Amounts: \$10,000-\$10 Million

Term: 6-36 months

Factor: 1.15 -1.45%

Credit Requirements: Personal credit score 500+, no recent bankruptcies

Details:

- At least \$10,000 in monthly gross revenue. (last 6 months business bank statements to reflect)
- Time in Business – 6 months or greater
- Business must do over 5 deposits each month
- Some financial services industries are prohibited

Deal Submission Requirements: Application, 6 months business bank statements

LINE OF CREDIT:

Collateral Required: Consistent revenue verifiable through business bank statements

Line Amounts: Credit lines up to \$750,000

Term: Revolving credit

Rates: Simple interest

Credit Requirements: Personal credit score 600+

Details:

- Time in business – 1 year or greater
- \$25,000 or higher deposited monthly in your business bank account
- Only pay on amount drawn

Deal Submission Requirements: Application, 6 months business bank statements

TERM LOAN

Collateral Required: Consistent revenue verifiable through business bank statements

Loan Amounts: Approvals up to \$10 million

Term: 1-5 years, monthly payments available

Rates: Variable

Collateral Required: Consistent revenue verifiable through business bank statements

Loan Amounts: Approvals up to \$10 million

Term: 1-5 years, monthly payments available

Rates: Variable

Credit Requirements: Personal credit score 650+

Details:

- Time in Business – 1 year or greater
- \$25,000 or higher deposited monthly in your business bank account

Deal Submission Requirements: Application, 6 months business bank statements

SBA

Collateral Required: Revenue from Business and Personal Financials

Loan Amounts: Up to \$5 million

Term: 10 to 25 years

Rates: Prime + 1% – 2.75%

Credit Requirements: Personal credit score 650+

Details:

- Time in business – 2 years or greater
- Showing some profits on business tax returns for 2 years (no losses)
- No felonies/criminal history
- No defaults on federal loan (VA, FHA or student loan)
- Funding process 4 to 8 weeks
- Can be used for working capital or real estate purchase

Acquisition Financing:

- Personal credit score 650+
- History of management or ownership(of the business being acquired) in a similar or same industry
- 3 years of financials from the current business owner
- 3 years personal tax returns
- Business debt schedule
- 15-20% down

Projection Based Lending:

- Personal credit score 650+
- Previous experience in the field
- Personal financial statement
- 3 years personal tax returns
- Business debt schedule
- 15% to 20% down payment required

Deal Submission Requirements

- Application
- Business tax returns -if applicable
- Personal tax returns – if applicable
- Personal financial statement -if applicable
- Business bank statements- if applicable
- Business plan
- Financials from business owner

ACCOUNT RECEIVABLE FINANCING

Collateral Required: Account Receivables

Loan Amounts: Up to \$20 million

Term: Variable

Rates: Interest rates under 2%

Credit Requirements: Poor credit accepted

Details:

- Receive an advance up to 80% of your receivables
- Must be from another business or government agency (not business to consumer)
- No application fees
- No revenue requirements
- Gives business owners access to cash before the 30, 60 or 90 days that it takes customers to pay their bills
- Invoice verification
- Credibility of the Invoicing company

Deal Submission Requirements: A prepared Accounts Receivable (AR) Statement/Aging sheet

PURCHASE ORDER FINANCING

Collateral Required: Purchase Orders

Loan Amounts: Up to \$20 million

Term: Variable

Rates: 2% – 5%

Credit Requirements: None

Details:

- \$200,000.00 minimum in existing purchase orders
- Transaction size ranges from \$200,000 to \$20 million and is based on the amount of purchase orders the client has in hand and the client's ability to perform when they have a credit worthy end buyer
- Up to 95% of existing purchase orders
- Funds received are paid directly to the supplier

Deal Submission Requirements: Provide outstanding purchase orders needing filling

INVENTORY FINANCING

Collateral Required: Inventory

Loan Amounts: \$50,000 – \$15 million

Term: up to 1 year

Rates: Prime + 2% and higher

Credit Requirements: Personal Credit Score 520+

Details:

- \$50,000 or higher deposited monthly in your business bank account

Deal Submission Requirements: Provide information on Inventory

RETIREMENT ACCOUNT FINANCING

Collateral Required: 401K or IRA

Loan Amounts: Up to 100% of current retirement account value that's "rollable"

Term: 5 years, if applicable

Rates: Prime + 2 and fees – \$3500 to \$5000

Credit Requirements: None

Details for 401k:

- No longer contributing and no longer employed by the issuing company
- \$35,000 minimum in the 401K account

Details for IRA:

- \$35,000 minimum in the IRA

Deal Submission Requirements:

- For 401k most recent statement
 - For IRA most recent statement
-

SECURITIES

Collateral Required: Stocks, Bonds, Treasuries and Other Securities

Loan Amounts: \$50,000 and up

Term: Flexible

Rates: between 3-8%

Credit Requirements: None

Details:

- \$75,000 minimum in Stocks
- \$60,000 minimum in Bonds and Treasury
- Up to 90% of value
- Cannot be retirement accounts
- No defaults on any government debt including student loans, or a recent bankruptcy or foreclosure within the past 3 years.
- Securities remain in your name
- Need to be publicly traded companies
- Needs to be 100% Vested

Deal Submission Requirements:

Need most recent securities statement

Picture ID (Driver's LLC)

REAL ESTATE

Collateral Required: Commercial Real Estate

Loan Amounts: \$50,000-\$10 million

Term: 12 months up to 30 years depending on program

Rates: 7.99% and up

Credit Requirements: Personal credit score 650+

Details:

To use as collateral

- Personal credit score 650+
- Must own investment home or commercial property
- Physical building with tenant
- Equity in property
- Monthly revenue to support repayment

To use for a Purchase:

- Personal credit score 660+ for first time investors
- Personal credit score 620+ for business owner who has done at least 5 fix n flips in last 3 years
- No outstanding judgements, tax liens, or bankruptcy in the last 3 years
- Must have 15-30% down payment plus closing cost
- Cannot do primary residential

Deal Submission Requirements

- Application
- Real estate sheet
- 3-6 months business bank statements
- Personal financial statement

EQUIPMENT FINANCING

Collateral Required: Equipment valued at least \$35,000 or greater

Loan Amounts: Up to \$5 million

Term: Variable

Rates: 6.25% – 25%

Credit Requirements: Personal credit score 500+

Details:

To use for a Purchase:

- Time in business – 2 years or greater
- \$10,000 or higher deposited monthly in your business bank account

To use for Collateral:

- Time in business – 2 years or greater
- Equipment purchased within 30-45 days via cash or credit card with invoice that shows that Equipment could have been purchased via equipment vendor

Deal Submission Requirements

- Equipment invoice
- Business bank statements with 6 months revenue to support equipment payment

BOOK OF BUSINESS FINANCING – INSURANCE BUSINESS

Collateral Required: Book of Business Report – Rolling 12 month breakdown commission by carrier

Loan Amounts: \$50,000-\$50 million

Term: Up to 12 years

Rated: Variable

Details:

- For acquisition, working capital or business debt restructure
- Commission based loans
- Interest-only options

Deal Submission Requirements:

- Application
- Personal Financial Statement
- Book of Business Report
- Year to Date Profit and Loss
- Most recent balance sheet
- 2 years of corporate tax returns



BUSINESS FUNDABLE FOUNDATION (BFF)



RESOURCES



BY: VINCE STRAUGHTER



Resource Page



Credit Line Hybrid Program- Credit Card Stacking

Up to 150K in Unsecured No-Doc Credit Cards
for Your Business Even When Banks Say "NO"

GET STARTED

(Flexible, Reliable Solution for Business Funding)



FREE WEBINAR

12+ Credit Lines You Can Get for Your Business
Even with Challenged Credit ... and How to Get
Business Credit that's Not Linked to Your
Personal Credit

00 15 59 19

DAYS HOURS MINUTES SECONDS

REGISTER NOW

(Requires No Personal Credit Check, Collateral or Cash Flow)



As seen on

Forbes

Inc.
5000

Entrepreneur

business

bosshoggcredit.com/assessment





Resource Page

Get Your Free

Business Credit Assessment

to Discover THE Path to Improve Fundability™, Build Business Credit, and Achieve Your Goals.

Schedule My Assessment



Discover Why You Could be Getting Denied

Let us Eliminate all The Guesswork and Show You How Credit Suite can Help You Get Business Credit & Financing with Confidence.

CREDITSUITE

Mini Course

How to Improve Your Fundability™ and Get More Money for Your Business Faster

Get Free Access

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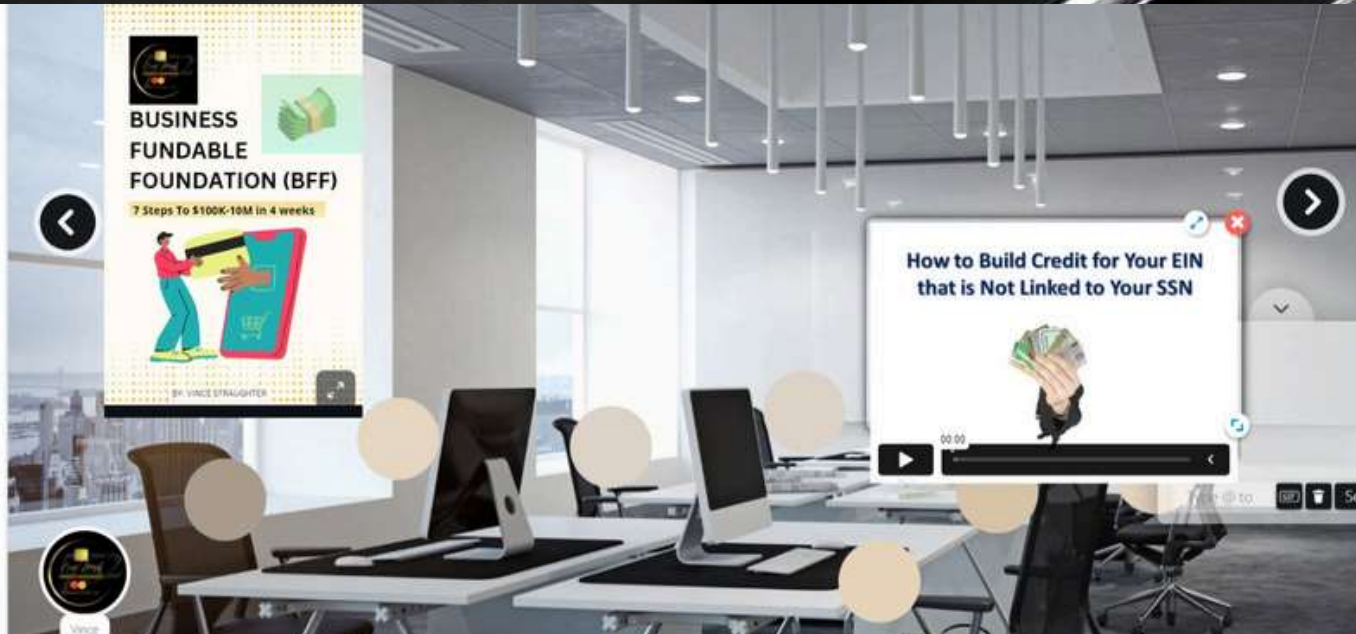
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We believe that nurturing relationships is just as vital as building businesses. Together, we can create an inspiring environment that promotes creativity and collaboration.

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2025



CREDIT DISPUTE SECRETS



E-OSCAR CODES

001
002
006
008
010
012
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019
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024
031
037
038
039
040



100
101
102
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111
112

EBOOK by VINCE STRAUGHTER

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**SECRETS TO
REAL DISPUTE RESULTS**

2025



DISPUTE LIBRARY

E-OSCAR CODES

001-112

NEVER

GET

DENIED

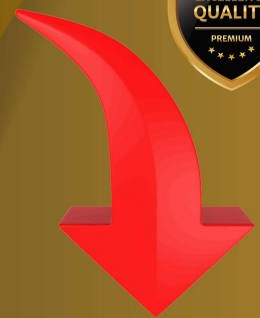
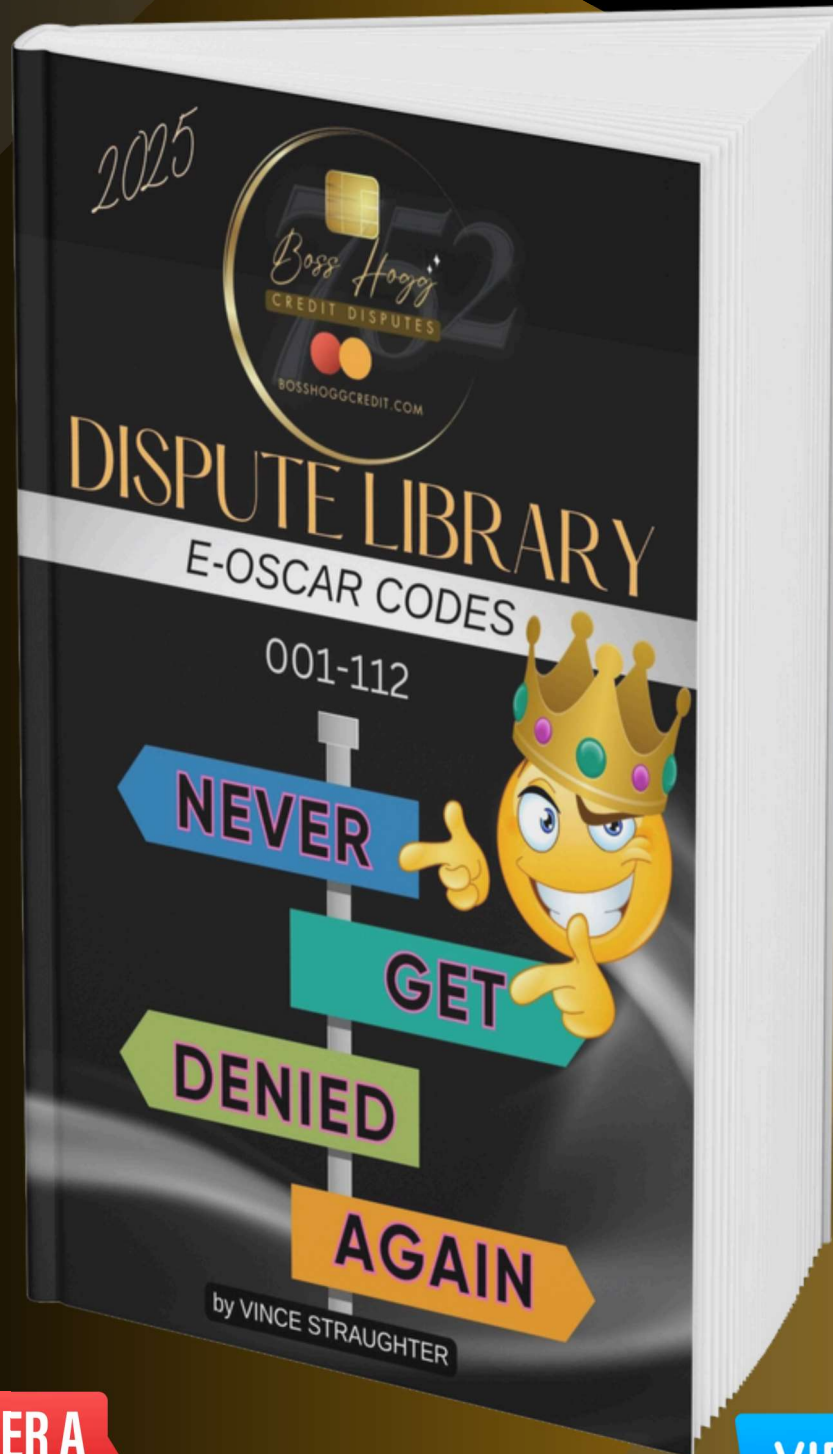
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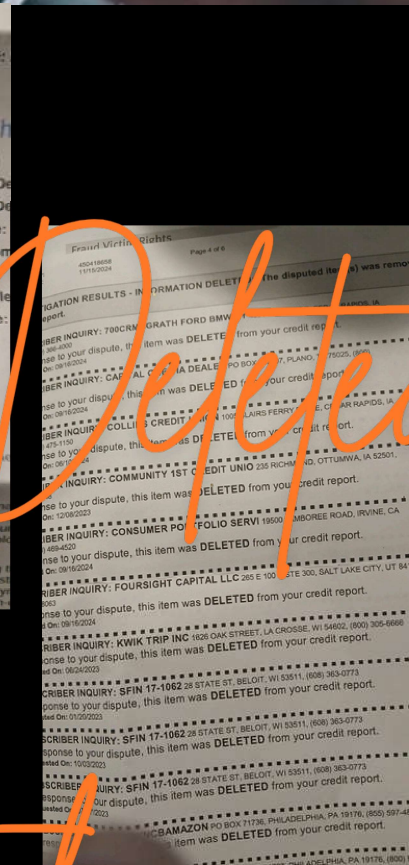
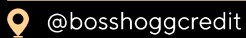
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Credit Fr

Susp Fraud

PRESS HERE TO
Access Your Credit Report

File Number:
Date Received:

09-18-2023
11/15/2024

Fraud Victim Rights

Page 3 of 6

Your Investigation Results

(INVESTIGATION RESULTS - INFORMATION DELETED FROM THE DISPUTED ITEM) WAS REMOVED.

FIRST PREMIER BANK #51170682810**** (308 N WILSON AVE, SIOUX FALLS, SD 57105)
In response to your dispute, this item was DELETED from your credit report.

LVNV FUNDING LLC #63617032563**** (C/O RESURGENT CAPITAL SERVICES, PO BOX 527-464)
In response to your dispute, this item was DELETED from your credit report.

SPRING OAKS CAPITAL LLC #11291**** (PO BOX 1216, CHESTERVALE, VA 23027)
In response to your dispute, this item was DELETED from your credit report.

TRUEACCORD CORPORATION #475292380**** (1801 COLLEGE BLVD, SUITE C)
In response to your dispute, this item was DELETED from your credit report.

WEBBANKPRESHSTART #636992032563**** (13300 PIONEER TRAIL, EDEN PARK)
In response to your dispute, this item was DELETED from your credit report.

STANDER CONSUMER USA 09162024 Outcome: Deleted

ONE AUTO FIN VIA DEALER 09162024 Outcome: Deleted

RPORT FOR PORTFOLIO SERVICES 09162024 Outcome: Deleted

ACCEPTANCE 09162024 Outcome: Deleted

ETTS FINANCE LLC/WCG 09162024 Outcome: Deleted

M/M/WESTLAKE FINANCA 09162024 Outcome: Deleted

C/SAMS CLUB 03272023 Outcome: Deleted

Investigation does not resolve your dispute, you have the right to file a complaint with the Consumer Financial Protection Bureau or sue under state law.

I am a consumer statement that contains medical information in every credit report we issue about you. You can request deletion or written verification concerning your debt by helping us resolve it by visiting www.experian.com/deletion.

This is a complete and accurate copy of the company reporting to me a change in my credit history resulting from our reinvesting within the last two years for employment purposes, or within the last year for any other purpose.

IBR INQUIRY: 70CRMC GRATH FORD BMW LEASE TO YOUR DISPUTE, THIS ITEM WAS DELETED FROM YOUR CREDIT REPORT.
On: 09/16/2024
Revised On: 09/16/2024
IBR INQUIRY: CARAL CRISTIA MORALES PO BOX 1107, PAJARCAS, PUERTO RICO 00950
rise to your dispute, this item was DELETED from your credit report.
On: 09/16/2024
IBR INQUIRY: COLLIER CREDIT INC 4100 LAUREL DRIVE SE, ALBUQUERQUE, NM 87106
rise to your dispute, this item was DELETED from your credit report.
On: 09/16/2024
IBR INQUIRY: COMMUNITY FIRST CREDIT UNION 235 RICHMOND RD, OTTUMWA, IA 52501
rise to your dispute, this item was DELETED from your credit report.
On: 12/08/2023
IBR INQUIRY: CONSUMERS POLICY SERVICE AMBOREE ROAD, IRVINE, CA 92617
rise to your dispute, this item was DELETED from your credit report.
On: 09/16/2024
IBR INQUIRY: FOURRIGHT CAPITAL LLC 265 E 100TH ST STE 300, SALT LAKE CITY UT 84143
rise to your dispute, this item was DELETED from your credit report.
On: 09/16/2024
IBR INQUIRY: KWIIC TRIP INC 1020 OAK STREET, LA CROSSIE, WI 54602 (800) 305-6886
response to your dispute, this item was DELETED from your credit report.
on: 09/16/2023
IBR INQUIRY: SFIN 17-1082 STATE ST BELLOIT, WI 53511, (800) 363-0773
response to your dispute, this item was DELETED from your credit report.
revised on: 10/29/2023
IBR INQUIRY: SFIN 17-1082 STATE ST BELLOIT, WI 53511, (800) 363-0773
response to your dispute, this item was DELETED from your credit report.
revised on: 10/29/2023
IBR INQUIRY: SFIN 17-1082 STATE ST BELLOIT, WI 53511, (800) 363-0773
response to your dispute, this item was DELETED from your credit report.
revised on: 10/29/2023
IBR INQUIRY: AMAZON PO BOX 1178 PHILADELPHIA PA 19106 (800) 921-4872
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Checking your credit will NOT hurt your score!

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- ✓ 3 Bureau Daily Monitoring & Alerts
- ✓ Dark Web Monitoring
- ✓ \$1,000,000 Identity Theft Insurance*



CREDIT MONITORING

Credit Monitoring & Alerts

Get active 1-bureau monitoring and alerts!

ID THEFT PROTECTION

Dark Web & Internet Monitoring

We search the dark web globally for your SSN, name, email, and mailing address in more than 25 languages, alerting you to possible suspicious activity.

\$1 Million ID Theft Coverage

Up to \$1 million in identity theft insurance for the primary member.*

SSN Alerts

We actively monitor your SSN for attempted abuse in association with ID authentication.

U.S.-Based Fraud Restoration Service

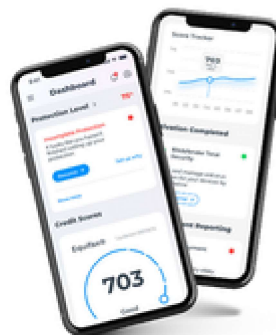
Our expert U.S.-based fraud restoration specialists help protect your financial security, privacy, and rights under the law.

Synthetic ID Theft

This fraud combines real and fake data for a new identity.

IQ Center

Knowledge base of educational articles, tips, and more.



Opt-Out IQ

(Junk Mail/Do Not Call List)

Keep telemarketers and direct mailers away by using the "Do Not Mail" and "Do Not Call" lists.

File Sharing Networks

We actively monitor file sharing networks, where identity thieves may anonymously share or sell identity files.

Lost Wallet Form & Assistance

Our lost wallet assistance helps you quickly cancel and replace your lost items to prevent their misuse.

Checking Account Reporting

Check for flagged checking accounts in Chex System, which may indicate fraud or unpaid fees.



Secure Preferred+

Complete Identity Protection 24/7.
Protection You Can't Afford to Pass Up.

****Thank You For Reading****



DISPUTES

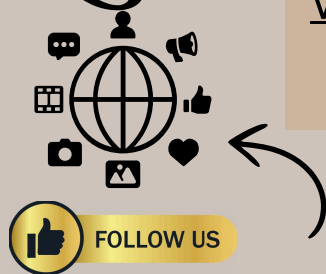


*VINCE STRAUGHTER
CREDIT COACH*



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Review



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