

Special Alert Bulletin for Entrepreneurs and  
Business Owners Who Need Business Financing ...

# **Vital Questions You Must Ask Before Working with Any Business Credit Building Company!**



## 5 vital questions you must ask before choosing a business credit company

### These Simple Questions Will Ensure Your Success in Building Business Credit

Dear Friend,

So many people who hire business credit building companies are unhappy with the results. Before choosing another company, ask these questions. Then you can be assured it is a legitimate company who can help you build business credit.

Why is it so important to work with knowledgeable advisors? Why can't you do it on your own? The Fair Credit Reporting Act does not apply to the business credit bureaus. This means if you make a mistake, skip a step, or try and take a short cut, your business credit file can be **red flagged**. This means your company is prohibited from receiving credit.

There is a proven step by step process you **MUST** follow if you plan on properly building your business credit. If you don't follow the proven process then you can be put into the **High risk** category. If this happens, no lending institution will lend your business money and there is nothing you can do to remove it.

Make sure to choose an honest credit building company with the knowledge, experience and proven systems to support you. Before you decide which company to work with, make sure to ask them these 5 vital questions.

#### Question #1: Will I Get Only Trade Credit or Cash Credit?

Be careful, there are a number of companies which only help you get trade credit. You can only use trade credit with the individual creditor, and nowhere else. This is great if you need \$3,000 of paper products. But is useless if you need money to invest, cover business expenses or expand your company.



But for CASH credit, do you always have to personally guarantee the application?

If the company claims you must always personally guarantee all types of credit,

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then you are NOT receiving the full benefit of business credit. Keep in mind, our solution introduces you to lenders who do not require a personal guarantee. But these vendors still check your personal credit and need your Social Security Number. They do this to stay in banking compliance.

### **Question #2: Will a Trained Coach Show Me, Step by Step, How to Incorporate my Business and Build Business Credit?**

My guess is if you wanted to figure out the intricacies of Incorporating your business, and building corporate credit on your own, you would already done so. I've done it. And believe me – this is NOT stuff you want to muddle through on your own.



So, if you won't get step by step instructions supported by a trained credit coach, resulting in a predictable successful outcome, call another company. We spell out each step in our proven system for revolving credit cards without a personal guarantee. And we do it in crystal clear detail.

### **Question #3: If I Get Stuck While Taking All Those Necessary Steps, Do I Have to Pay You Hundreds or Even Thousands to Help me Figure it Out?**

Many companies charge low fees up front and then tack on heavy, additional charges each time you call or write for help.

Not us! We deliver everything you need to know to get business credit without a personal guarantee. You have access to a dedicated coaching advisor. There are no limits on how often you can speak with them.

### **Question #4: When it Comes Time to Apply for Financing, Are You Going to Pass Me Off from Lender to Lender?**

This is another very important question. Virtually every other credit building

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company will, when it is time to apply for financing, pass you off to one lender to apply. And they will then tell you to apply at the next lender and so on. They send you on a wild goose chase and hope one of the lenders can get financing for you. Does this sound like something a real business credit and financing expert would do?

We don't! In fact, we are the ONLY company with multiple business lending programs programmed into our Business Credit Builder. We know each lender's underwriting criteria. Finance officers pre-qualify based off of the clients need and access where to send the file to. Sometimes you're reviewed by multiple lenders in order to get the best rate, term possible.

Once a client provides their credit report to us, we will review it with them and advise if they are ready to move to the next Step/Tier and go over accounts in that Step/Tier. Then we direct you to view the Learn more section and apply yourself with that vendor account.

### Question #5: What Kind of a Guarantee Do You Offer?

It's critical to get the specifics about guarantees. This is because most companies offering guarantees only promise an 80+ PAYDEX score for your corporation. While this is a start, it's not good enough.



If after completing our Business Credit Builder Program, you are not fully satisfied and/or have not gotten the following, we will extend your coaching program and access to the Business Credit Development Platform for up to an **additional 12 months at no added subscription cost.**

1. Corporate compliance and documentation review
2. D&B file and a D&B rating
3. D&B PAYDEX Score
4. Business credit file with Corporate Experian with Intelliscore
5. Business credit file with Business Equifax with the appropriate business credit score.

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6. Trade accounts and/or Vendor accounts with and without a personal guarantee.
7. A Business Credit Asset™ that can be used to leverage financing opportunities the questions entrepreneurs should ask when it comes to building corporate credit. But if you address these costly and dangerous errors, you will be on your way to building a safe, secure, and financially sound business—the business you always dreamed of!

