

# CORPORATE CREDIT SECRETS

Unlimited Business  
Credit Loans





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### Introduction

There are videos that go with this written package. These videos deeply explain each step of the process. Please watch each companion video as you follow this process.

Also, please read each step fully **twice** before starting, **twice**. If you start this process a while after you read it, please **re-read** it so you are fully ready to take the steps you need to access corporate credit.

Before we get deeply into the process, let's take a minute to talk about what the most effective use of this tool is.

First, and most obviously, an existing ongoing business can access credit to enhance its operations. Not many businesses know how to gain access to credit with no personal liability and use their personal credit to try to get credit for their business. The process of corporate credit eliminates that need.

Second, the most effective use of this tool is for new or nearly new businesses, which have no access to credit until they learn how to take the steps in this package to get credit for your new business with no personal liability. Few people know how to gain access to corporate credit with no personal liability so they are again usually using their personal credit to start operations.

## Tips Before We Begin

- Do this process for your business and grow it over time.
- Don't be in a hurry. Just get it right. It takes a bit of time for things to report but if you do the steps correctly you can cut many years off the time it would usually take to create business credit with no personal liability with useful accounts.
- Do this process only for a real business, not a fake one. Why?  
Many people think when they see this corporate credit package that you can make as many fake businesses as you want and take as much money as you want. While this has some elements of truth in the statement, it is too much work to build business credit for a fake business. It makes sense to start a real business that will be ongoing with its own website, email, clientele, etc. because you might as well grow a revenue stream that will not end if the business were to go bankrupt. How? Watch the companion video that goes over this point in detail.
- If your personal credit is a mess, then corporate credit is a way to operate a trust with great credit and have no personal liability. A trust protects you, your family and your assets. Get the common law irrevocable ecclesiastical trust as it is non-taxable. You can get the [Bulletproof Trust here](#). No one should operate a person and everyone should operate a trust. A person is what you operate from the social security number you were given upon birth. The corporate credit methods allow you to operate a trust with better and more credit than you can get personally.

## About The Process Itself

A quick overview of the corporate credit building process is that one must correctly build the corporation to make it possible to build corporate credit.

If the corporation is not initially built correctly, it will never be able to access corporate credit with no personal liability.

It's like building a house, it must have a good foundation.

Once the corporation is built correctly, then the credit of the corporation needs to be built step by step, exactly correctly to make this corporation look credit worthy to all lenders on their software they access to determine lendability.

Knowing what lenders look at to determine lendability is what this portion of the corporate credit building information teaches you.

## **Terms to Know**

When we talk about **corporate credit** we mean credit for any **business** type that is not a person.

A **person** can be called **personal** too. This information does not concern building credit for a person or personal credit. In fact, corporate credit can be built no matter how bad your personal credit is. However, it is far better to have great personal credit.

## **Please Notice**

If you do not have excellent or good personal credit and want to achieve that goal, We assist with that process through the [Debt Savior Package](#) and other methods such as building credit for the [Bulletproof Trust](#) but as I said, you do not have to have good personal credit for the corporate credit process, it is just easier if you do have good personal credit.

## MONTH 1: Build A Foundation

Creating a corporation that is lendable is what this process explains. The first step is creating a corporation worthy of credit. This means you have to build that corporation with the exact same attributes a lender needs to build credit. First step is the creation of the corporation with these lendable attributes. Let's go through the checklist of the steps you will take to create what a lender needs to see.

### List Of The Items TO DO:

- URL
- Corporation Type
- Register with the Secretary of State
- Name
- Address
- EIN
- Phone Number
- 411 Listing
- Email
- Bank Account
- Dun & Bradstreet Number
- Google Maps

Let's go over and explain the WHY and HOW of each step:

### WEBSITE URL

- Get a URL that matches the name of your business. If you can't get an inexpensive readily available URL for your website then move on to another name of the business. (.org, .net, .com or any TLD works) You can look up to see if a URL is available on many services. For example: [www.godaddy.com](http://www.godaddy.com)
- This website will become the URL address for you corporation's website.
- Get a way to get receive money (PayPal, Stripe, Authorize.net, Skrill, etc.)
- Start a brand new account (I suggest Stripe) as your primary payment gateway.
- Start a brand new account (I suggest PayPal) as your backup payment gateway.
- Whatever payment gateway you choose, check to make sure that the payment gateway will work with your website's CMS (Content Management System). I suggest WordPress.
- Need help creating a site? A student named Zach Miller has been generous enough to provide a STEP-BY-STEP walkthrough to get your WordPress website up in less than 24 hours. [Click here to get it FREE!](#)

## CORPORATION TYPE

- This item is important to get correct, as not all corporation types are useful in this process. One entity type to steer clear of is an LLC. An LLC is a flow through entity meaning the taxes flow through to your person. Having NO personal liability or connection is important, so the LLC is out. That leaves 3 types of corporations that you can build credit with.
- The 3 types of corporations you CAN build corporate credit with are a non-profit, trust or C corporation. A non-profit is not optimal and should only be used in rare circumstances for specific reasons. That really leaves the C corporation and the trust.
- Let's go over the **C Corporations** first. Often referred to as a C corp. A C corp. is created at the Secretary of State in the state you want to operate this C corporation. C corporation is also called a for profit corporation. *This is a taxable entity.* You can use this... or you can use a...
- Bulletproof Trust. The trust is the other option for a corporation type. But don't use any type of trust. Only use the [Bulletproof Trust](#) will truly work for this. Also known as a Common Law Irrevocable Ecclesiastical Trust. *This is not a taxable entity.*

## REGISTER WITH SECRETARY OF STATE

- The only extra step that is definitely needed so your credit accounts propagate properly to the business credit bureaus is to register the trust your state's secretary of state. In Florida it costs \$350 to register a common law trust with the Secretary of State. You will need to check the cost for your state.
- A for-profit C corporation should automatically be shown on the Secretary of State website but check to make sure.

## NAME

- The name of the corporation or trust should match the name of the business, website, etc.
- A trust may also have another venture attached to it. For example, [www.libertyaid.org](http://www.libertyaid.org) is a publishing website of Christian Ministries Trust. A trust should start with the name **Christian** and end with **Trust** in most cases. The trust can have other names in between like Ministries in this case. Why? Because the name of the trust is for others that are accustomed to and find these words acceptable, to communicate that this trust will be like a church to them. Doing this, your passage will be made easier while still being accurate.
- People need to understand that the Common Law Irrevocable Ecclesiastical Trust is the contract on Earth to sign your soul to God.

## ADDRESS

- This is a critical part and must be done correctly. Get an office with a low rental prices in a building, with multiple offices if possible. It must be a mailing address that is zoned commercially or industrially. It cannot be zoned residentially. This means no home address. A banker's software tells them whether this is a home address and they don't lend to home based businesses.
- When you are first starting out, if you just cannot find a way to get a commercial address, even by getting creative and asking someone you know who has a commercial address if they will "rent" you a part of their space, then start with the home address. BUT, it will only get

you so far in regards to credit tiers. But at least you will be starting now, rather than doing nothing and going nowhere.

- When you do get your commercial address, you will have to change your address with the IRS, Secretary of State, Google and everywhere else that has your business address.

## **EIN**

- Every business type needs to have an EIN to operate in commerce, open a bank account and own assets.
- An EIN is a unique identification number that is assigned to a business entity so that they can be identified by the Internal Revenue Service.

## **PHONE NUMBER**

- This is a critical point. No mistakes allowed. There must be a landline at the office address in the name of the business. To get the phone number you need to use the EIN.

## **411 LISTING**

- Your landline must be registered with 411. This is surprisingly difficult to do in many cases. Currently there is a website hack that gets it done for free immediately:  
<http://www.listyourself.net>
- After you list your business call and check to make sure it is listed.
- There are many other services that list businesses to assist with putting your business literally on the map. Start with Google maps and add a missing business to the map. After you have added the business then claim it and give the information to list your business. They will send you mail with a code to claim the business. Google is the biggest information agent on earth so listing with them lists with many, many other places too: [www.google.com/maps](http://www.google.com/maps)
- Add the business to YellowPages, SuperPages and many more. I suggest [getting 100+ business listings on Fiverr for \\$5-\\$20](#). This normally takes days, but you can outsource it for a few dollars and save a lot of time. You must do the following MANUALLY and are HIGHLY SUGGESTED: Google, Acxiom, Apple Maps, Bing, Citygrid, Facebook, Factual, Foursquare, Infogroup/ExpressUpdate, Localeze, Superpages, Yahoo, YP, Yelp.

## **EMAIL**

- The email for the business must match the name of the business and website.
- For example if your business name is Jack McCaig and its URL is [www.jackmccaig.com](http://www.jackmccaig.com) then the email must have that extension from the website address. So the email for the business could be: [contact@jackmccaig.com](mailto:contact@jackmccaig.com). In other words, no Gmail, MSN, Yahoo or anything else.
- Companies like [HostGator](#) can help you get a URL address and an email address to match. There are other choices, [HostGator](#) is my go to, especially because they have great customer support for the website.



## BANK ACCOUNT

- It is critical to open the bank account for this venture *as soon as possible*.
- Age of a corporation matters in corporate credit. Age of a corporation is determined by the date one opens a bank account for the business not the date it was incorporated.
- That is why shelf corporations are a hoax.
- At this point the best bank is Chase Bank, though any bank will do. This is my preference and doesn't relate to how much credit you can build. But, if you have good personal credit, getting one of the Chase Ink cards while signing personally can really jump start your business credit. More on this point, regarding vendor accounts, later.

## DUN AND BRADSTREET NUMBER

- Now it is time to get a business credit number that tracks the credit of the business. You will do this by calling Dun and Bradstreet to get this business credit number or register online: [www.dnb.com](http://www.dnb.com)
- Dun & Bradstreet is a corporation that offers information on commercial credit as well as reports on businesses. Most notably, Dun & Bradstreet is recognizable for its Data Universal Numbering System (D.U.N.S.) numbers; these generate business information reports for more than 100 million companies around the globe.
- You do not need to pay Dun & Bradstreet to get this number. Do not get their monthly service, ever. It might take a 4-5 weeks to get the number, but that is okay. You don't need it before then anyway. Get this as soon as you get all the other points for starting a business completed.
- One item is to do an **update** of your business information on Dun and Bradstreet when you get your number from them. It is called iUpdater and you can get someone in chat to point you there. **Do an update only once every 6 months.** You will be giving Dunn & Bradstreet information that tells them you are a credit worthy company. Think of it as an estimate in favor of your business. Accounting information can be estimated, this is an estimate in favor of your business.

## GOOGLE MAPS

- Go to Google Maps. Find your address of your business. If it is not currently listed on Google Maps, get it listed. Simply search "List my business on Google Maps" inside Google's search engine and they'll walk you through the process.
- The next step is to claim that map listing. That is usually done via postcard sent to the address listed. Once you receive the letter, enter the code as instructed in the letter and Google Maps will instantly list your business officially so anyone can see it, including the bankers.

## SOCIAL MEDIA PRESENCE

- At the very minimum, make a Facebook page. Update posts to it daily at least. This and YouTube should be an easy and free way to market your business. This is the minimum, you can get creative and find other free ways to put your business out there so it has a presence online. The better see it, including the bankers.



## The important numbers (data points) for Dunn & Bradstreet are:

- Employees – needs to be more than 10. Use 11, 12 or 13.
- Square Footage – employee times 200 square feet. Example: 13 employees gets 2600 square feet.
- Income – Updating income will not be done upon receipt of your number or at the 6 month mark unless Dunn & Bradstreet calls. All other data points are updated in iUpdater upon receipt of your Dunn & Bradstreet number.
- When you do update your income, you will input a little more than \$2 million but not much more at all, for example, \$2,100,000. You may not be able to input this income amount and have to upload or type in a full financial statement here that adds up to \$2.1 million in income.
- Get ready after your first year mark and fill in all other fields in the financial data on iUpdater.
- If Dun & Bradstreet calls, always tell them the four data points: income, square footage, employees and years in business. Keep your information consistent on phone and on paper. Dunn & Bradstreet corroborates your data points, this is considered a third party verification. This can no longer be done without tax records so this may not work but if it does, this is the information to put in. Mainly this is the minimum number you put for income on applications for credit if nothing else. **This will be covered in detail in the video.**
- Years in Business – 2 years. Just type this but it may not work for harder to get creditors, but it helps get your initial accounts.

You have come to the END OF THE INITIAL LAYING OF A FOUNDATION FOR A CREDIT READY CORPORATION.