

# DIVORCE

## An Entrepreneurs Financial Freedom



VIP CREDIT REPAIR, LLC

# WHO IS VIP's Funding Team

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- We are not divorce attorneys.
- We don't pretend to give counseling or advice on marriage, separation, prenups or divorce.
- What we truly are:
- We are the authority in Alternative and Creative Lending Business credit loans.
- We can help virtually any consumer or Business Owner with access to Business and Personal capital.
- Our Finance Officers bring years of combined first hand experience in the alternative lending space.
- We open doors to opportunities with a detailed, tailored action plan.
- We provide professional consulting, coaching and strategy for business growth.

# WHAT WILL WE COVER TODAY?

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- How to Divorce yourself from the business for higher approvals not based on your personal credit.
- How to get HIGH-limit revolving corporate cards
- How to access vital loans and credit lines when banks say “no”
- How to get money for a start-up, non-profit, or to grow and expand existing business
- How to beat the banks and become Fundable
- Funding in times of Covid (Is it really that hard to get business funding?)

# DIVORCE

di·vorce | \ də-ˈvɔrs

law : the action or an instance of legally dissolving a marriage.

Mirriam-Webster

# A BUSINESS DIVORCE

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“A Divorce is where you separate yourself financially;  
from the liabilities, that a business may incur on your  
personal credit

# CREDIBILITY ='S FUNDABILITY

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- Have you ever applied for a credit card and gotten an AUTOMATED and instant approval?
- Lenders and credit issuers have a secret, unpublished set of standards that you MUST meet to get approved
- How fundable your business is determines whether or not you get automated approvals

“Why is it important to Divorce your  
business financially?”

Lets talk stats

# THE TRUTH ARE IN THE STATS

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- Per the Bureau of Labor and Statistics, more than half of businesses will fail in 5 years or less
- 82% of business failures are due to issues with cashflow (U.S. Bank Study)
- A staggering 90% of business owners agree that availability of loans is a problem (Small Business Majority)
- 51% of small business owners worry weekly about capital (Firmament Group Study 2017)



# CREDIBILITY IS POWER

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- The type of entity you have
- The type of phone number you use
- Whether you have a fax number
- If your phone number is listed in certain directories
- The type of address you use for your business
- The types of licensing you may have or require
- The congruency of your records
- The types of references you have
- Whether your bank account is set up
- The way your website and email are set up
- Numbers you have like your EIN, DUNS, and BIN

Even the **slightest change** to one's  
Credibility standard  
can turn a denial into an approval!

# DID YOU KNOW

Even if you are fundable, most loan applications get denied because of potential fraud concerns, not because you don't qualify!

Lenders fight fraud by matching your company and application details against other data they have from places like:

- LexisNexis
- Dun & Bradstreet
- Experian
- The Small Business Financial Exchange
- Equifax
- ChexSystems
- Fico SBSS

# You **MUST** know what's being reported about you to have the best chance of getting approved!

That's why it's crucial to:

- Know your where your Business Credit stands
- Know what ChexSystems is reporting about you and know how banks see your spending habits
- Pull your Business Nav Credit Report and get old items removed. (Why should you be penalized for a 10 year net 30 that was misreported)



# Understand how Business Credit Scores work and what they know about you.

- What Does Dun & Bradstreet know about you?
- What is Experian Intelliscore reporting about you?
- Is Equifax Smart Business reporting accurately?

(Trade Lines with an (*) after the date are newly reported)							Account Status Days Beyond Terms				
Business Category	Date Reported	Last Sale	Payment Terms	Recent High Credit	Balance	Cur	1-30	31-60	61-90	91+	Comments
AIR TRANS	11/2016	09/2016	OTHER	\$100	<\$100	100%					
BANK	09/2016		CONTRACT	\$448,800	\$200,000	100%					
BLDG MATRL	10/2016	09/2011	CREDIT		\$0						
COMMUNICTN	11/2016		VARIED	\$4,000	\$3,600	39%	61%				
FINCL SVCS	01/2017	12/2016	NET 30	\$28,400	\$1,700	100%					
FINCL SVCS	01/2017	11/2016	VARIED	\$60,300	\$22,100	100%					SATSFTRY
FINCL SVCS	01/2017		CONTRACT	\$9,900	\$3,300	95%	5%				
FINCL SVCS	12/2016	12/2016	REVOLVE	\$9,100	\$2,500	100%					
LUMBR&WOOD	01/2017		VARIED		\$0						
LUMBR&WOOD	01/2017		NET 30		\$0						
PACKAGING	12/2016		NET 30		\$0						CUST 10 YR
RETL TRADE	12/2016		NET 30	\$7,000	\$800	100%					
TRANSPORTN	10/2016		NET 15		\$0						

**So Why is knowing all this is imperative  
to the growth and scalability of my  
business?**

# BECAUSE IT MATTERS

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- All Business owners should be able to obtain business capital  
(just like Amazon, Delta, coca cola bottling company etc...)
- Level up your business competitiveness by getting 50-70 times  
higher approvals with a business loan.
- Inquiries don't matter in a Business Credit Report
- Utilization does not matter in a Business Credit Report
- Vendors, Government contracts and consumer will pull your  
business to determine if they want to conduct business with  
you.

# DID YOU ALSO KNOW THAT?

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- You can level up your business competitiveness by getting 50-70 times higher approvals with a business credit.
- Inquiries don't matter on a Business Credit Report
- Utilization does not matter in a Business Credit Report
- Vendors, Bidding Government contracts and consumers will pull your business to determine if they want to conduct business with you.



# CAN I PRESS MY CLAIM WITH MORE STATS?

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- After the 2008 economic shift, Dodd-Frank required banks to tighten lending standards making it more difficult to fund your business with conventional lenders.
- As a result, alternative sources POURED into the lending space with a 25% higher approval rate than bank loans (Federal Reserve Study)-Business credit included in this paradigm.
- There's more funding available today for small business than ever before.
- BUT, most lenders only offer one type of funding making it difficult to access what you need. That's where business credit takes on the leading role of Entrepreneur financial Divorce.

# Unsecured Business Funding

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**NO STATED INCOME:** No bank statements or income tax documentation is required to qualify.

**UNSECURED:** This program requires no collateral. It is personally guaranteed by the applicant. This includes the business credit accounts.

**CONSISTENT RESULTS:** This is an aggregate program requiring multiple accounts to meet our pre-qualification. The total combined revolving credit lines can range from \$20,000 - \$200,000 per applicant. If more funding is needed, they can have a credit partner apply such as a spouse or business partner to double or even triple the amount. This will require an additional EIN(s).

**TYPE OF FUNDING:** The revolving lines of credit will come in the form of personal and/or business credit cards. Each credit application submitted will require a hard credit inquiry. Most or all business credit card accounts will not report on personal credit history.

# Terms and Conditions for UBF

**INTEREST RATES:** Most or all of the lines of credit carry a 0% introductory rate for anywhere from 6 to 24 months.

**TIMING:** The process takes 1-4 weeks (give or take), depending on the file and the applicant's unique situation.

**PRE-QUALIFYING:** Applicant's lowest credit score needs to be over 680. We will provide a conditional pre-qualification within 48 hours. \*680+ FICO does not guarantee eligibility.

**EXISTING BALANCE TO LIMIT:** For best results, the applicant's existing revolving credit balance should be no more than 45% of their maximum limits. Balances can be paid down during our on-boarding process. We have a partner who specializes in providing short-term loans / advances for this specific purpose (Paydown/money park loans).

**SOFT CREDIT PULL:** If the applicant doesn't already have an account with a credit monitoring service, we can run and review credit with them without a hard inquiry.

IF YOU CAN SAY "YES" TO ALL 3...	1. IS YOUR CORPORATION/LLC OR E.I.N. MORE THAN 2 YEARS OLD? 2. ARE YOU LISTED ON THE ORIGINAL INCORPORATION OR E.I.N. FILING? 3. HAVE YOU LIVED AT YOUR CURRENT HOME ADDRESS FOR OVER 2 YEARS?
THEN YOU PRE-QUALIFY FOR THIS	<b>BUSINESS + PERSONAL = \$80,000 - \$120,000</b> <b>BUSINESS CREDIT ONLY = \$60,000 - \$80,000</b>

BUT IF...	YOU CAN <u>NOT</u> SAY "YES" TO ONE OR MORE OF THE ABOVE 3 QUESTIONS
THEN YOU PRE-QUALIFY FOR THIS	<b>BUSINESS + PERSONAL = \$50,000 - \$70,000</b> <b>BUSINESS CREDIT ONLY = Not Available</b>

THIS PROJECTION IS ONLY VALID IF THE FOLLOWING CONDITIONS ARE MET

CONDITIONS REQUIRED TO PRE-QUALIFY	
ISSUE	RESOLUTION

IF YOU CAN SAY "YES" TO ALL 3...	1. IS YOUR BUSINESS ENTITY (LLC OR CORP) OVER 2 YEARS OLD? 2. IS YOUR HOME ADDRESS IN THE SAME STATE AS THE ENTITY (LLC/CORP)? 3. HAVE YOU LIVED AT YOUR CURRENT HOME ADDRESS FOR OVER 1 YEAR?
THEN YOU PRE-QUALIFY FOR THIS	<b>BUSINESS + PERSONAL= Not Available</b> <b>BUSINESS CREDIT ONLY= \$80,000 - \$110,000</b>

BUT IF...	YOU CAN <u>NOT</u> SAY "YES" TO ONE OR MORE OF THE ABOVE 3 QUESTIONS
THEN YOU PRE-QUALIFY FOR THIS	<b>BUSINESS + PERSONAL= Not Available</b> <b>BUSINESS CREDIT ONLY= \$60,000 - \$80,000</b>

ADDITIONAL NOTES (if applicable)

# EIN REPORTING BUSINESS LOANS

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Revenue Lending

Merchant Cash Advances

Account Receivable Financing

Purchase Order Financing

Startup Unsecured Business Financing

Book-of-business Financing

401k Financing (Yes we do those too)

Securities Financing

Commercial Vehicle Financing

Commercial Real Estate

Venture Capital

Private Investment

Equity Investments

Inventory Financing

Equipment Financing

Equipment-Sale-Leaseback

SBA Loans

Term Loans

Business Lines-of-Credit

House Fix-and-Flip Financing

Buy and Hold

# LETS RECAP

Setup your business so you know it's fundable by meeting lender approval  
criteria BEFORE you apply

Know your business scores and apply for EIN only based loans

Get business credit for your EIN that's not linked to your SSN to become  
more appealing to lenders

Capital is available IF you know where to look. Find ALL your funding options  
in one convenient place

Call us for a business loan



VIP CREDIT REPAIR, LLC

# THANK YOU