

Straight Shooter Line of Credit Process

We offer qualifying candidates Large Unsecured Lines of Credit, all on ONE SINGLE CREDIT CARD, with a SIX-FIGURE LIMIT (\$100,000 Limit or more) to save, start, or grow your own business, or which you can use to buy or invest in someone else's business. Through our vigorous efforts and committed efforts throughout the last few years, we are now offering what we have come to know as the best Business Line of Credit offering to exist. We are very aware of the illegitimate, false, exaggerated and unrealistic claims out there and do not want you to waste any more time, energy, nor money. We are Straight Shooters with Integrity and only work with those who are the same. We are Entrepreneurs who figured this out ourselves first and are grateful to share the results of our struggle to narrow down the formula to get it done without delays, rejections, or nonsense.

However, *stay calm cool and collected* because at the time you read this, there are only 5-10% of people who will immediately fit this criteria to get funded. Our goal is not to work with everybody, we only specialize in people with GREAT CREDIT **or those who Know Someone with Great Credit****; and helping you and them, obtain SIX-FIGURE LINES OF CREDIT within 3-4 weeks time.

We can even get \$500,000-\$1 Million in *Business Credit Limits*; even cycle back around to get a *second* and *third* round of funding. You may receive **As Many Cards and Credit Limits** as possible allowing you *millions* in spending, business leverage, business travel, personal loans, overhead... and investment capital to secure your financial future, pay off your mortgage or other debt, or launch your dream project/business/charity – all within 30 days from now. We can instruct and support you in how to make *any additional rounds* of funding *larger* than even the first round.

We have partnered with true seasoned experts in the field, but only after testing dozens and dozens of companies. We experienced many of these companies making false claims, most of which charge large up front fees without delivering results. Others promise that they can fund “anyone” who pays them their up-front fees; yet the fact is that is not possible and not true. What we have found is that only the 5-10% with the best criteria can apply and get approved for six-figure unsecured credit lines. If you're of the 90-95% seeking business lines of credit, you can still achieve your goals and get funded. If you do not fit the criteria, consider recruiting or partnering with a friend who *does* fit the criteria. Make them a part-owner, officer, or investor of your company in exchange for utilizing their credit to get your company funded.

Over the past 25 months, my partner and I have tirelessly incurred a personal and financial burden of investing hundreds of hours and tens of thousands of dollars testing every company that we found and researched. We are excited to announce there is light at the end of the tunnel and have finally found the world's best and fairest funding sources, lenders, and brokers for Entrepreneurs and Investors *who can and do deliver fantastic results!*

If you do not fit all of the criteria now and would like to work towards the qualifications over time, follow the resources below to fix/clean up your credit, etc, so that one day you may come back to us and utilize this rare opportunity. Unfortunately anyone promising lines of credit to those with poor credit history, is probably not being honest with you and going to give you the results you are here for. All successes take long term planning, commitment and perseverance. We purposefully secure our funding departments contact information, so that they ONLY see applications that will qualify to obtain the desired lines of credit NOW. We have provided a strategy guide attached so that if you do not qualify, you can start arranging and taking action to qualify for the lines in the future. We are also preparing a product that teaches you how to find investors who do qualify for large funding lines, that you can partner or collaborate with.

When you do fit all of the Following Criteria, we can get you the lines of credit in just 3-4 WEEKS time.

Without further ado, here are the criteria:

1. ***Absolutely no derogatories:*** No late payments, no judgments/public records, No Chargeoff's (*Easy fix* - if you have a few of these we can refer you to a credit repair service to easily delete these for you)
2. ***You must have a minimum of three Revolving Credit Accounts with a History of 5 Years each.*** (No Exceptions!) Even better if you have *five* not just *three* accounts
3. ***The limits on the Revolving Credit Accounts are best to be \$10,000/\$15,000/\$20,000 range, instead of the \$5000 or less range.***
4. ***Each of your Credit Balances divided by Credit Limits, must be 35% or Lower*** (if not, you can fix this by paying down some of your balances to hit this ratio). The *lower balance* the better. 0%-10% the more likelihood of higher line of credit.
5. ***The Total Cumulative of all your Credit Balances divided by Credit Limits must be 35% or Lower.*** The *lower* the better.
6. ***Must have less than Six Inquiries in the last Six Months.*** (*Easy fix* - We can refer you to where to remove some of the inquiries if you have too many, this is an easy fix)
7. ***Not Mandatory but best – if you have a business that you started, or that you bought and now own, that has been in existence for THREE YEARS.*** You will need the Articles of Incorporation, A Certificate of Good Standing from SOS, and the EIN/Tax ID Number document from IRS. (If you do *not* have a three-year old company – then you can buy an Aged Corp with the right criteria already in place for you; but this will cost at least \$15,000.)
8. ***Better – if you already have a company website, 411 directory listing with phone/fax number listed, corporate office main street business address listing, registered with D&B.*** (if not, we can do all these things for the \$3,950 fee, or included with the \$15,000+ Aged Corp package)
9. ***Best – if you have all of the following:*** personal tax returns, business tax returns, profit/loss statements, bank statements, and business license(s) for the past TWO YEARS. This really helps you get above the \$400,000 Credit Limit Range up to \$1 Million.

What About My Credit Score Number?

The Credit Score NUMBERS, i.e. 760, 720, 685, is NOT important, what is important is the above listed criteria Only !! Our fee for Funding your Corporation with at least \$100,000 in Unsecured Funding, is currently 15% on the BACK END for the amount of credit that we get you.

What If I'm Not a Natural-Born Entrepreneur? Or – Are There Any Lazy Ways to Use My Funding to Make Money such as Investments, etc?

What if you are not confident in your own personal entrepreneurial/business skills, or do not wish to be the CEO working long hours doing all the work? What if you do not wish to assume all the risk/liabilities personally? Hands down the best option for you is the Lazy Man's way to Riches - and

instead be the venture capitalist for someone else – with your line of funding, you can now directly invest in others ideas and visions you support and believe in; and not doing any work personally but reaping your share of the rewards when that business is successful.

Millionaire Creator Mentor Club:

Once you get your Credit, we also have a “Millionaire Creator Mentor Club” to share ideas, strategies, insights, and people, and where you can even purchase a business plan, idea, or entire company – or where you can listen to other entrepreneurs business plans, and have the chance to invest in their startup company or help take an existing company to the next level.

If you can certify that you currently fit all of the mandatory criteria, then please fill out the attached Application Sheet, submit by email/fax Today along with your Three Score Credit Score Report from the past five days exclusively from: www.equifax.com

STRAIGHT SHOOTER BUSINESS CREDIT PROGRAM APPLICATION

“We won’t waste your time, please don’t waste ours!”

FOR SERIOUS & ELIGIBLE CANDIDATES ONLY

NAME: _____

PHONE: _____

EMAIL: _____

MANDATORY CRITERIA:

PREREQUISITE #1: *Three* or More Revolving Accounts *five* Years Old or Longer

A Revolving Account is any account, secured or unsecured loan payment, that you make monthly payments on – credit card, car loan, mortgage, or any account that you have gotten a monthly statement on – but these must be FIVE YEARS (60 MONTHS OR LONGER) of Monthly Statements.

If you do NOT fit this criteria- Please Do Not Continue:

This is the Most Serious Qualifier; some of the other negatives on your credit report can be fixed – but this is impossible for us to fix for you. If you do not have **three or more revolving accounts** five years old, then you do NOT qualify and Never Will Until You Do. Please do not send us this application if you do not qualify. Keep it for yourself to track your progress as you move closer with the strategy guide attached. Pass it on to a friend, family member, or potential partner/investor to see if they have this criteria instead.

☐ Yes, I have a Minimum of THREE Revolving Credit Accounts with a History of 5 Years each.

of Qualified Accounts (With 5+ year history) = _____

of Additional Accounts with Less than 5+ year history = _____

(List Accounts and Ages Below in Detail:)

Revolving Credit Account #1:

Age of Account:

[Must be 5 years old]

Credit Limit:

Credit Balance:

Balance /(divided by) Credit Limit = _____%

Is this # 35% of Lower? ☐ or – I can make it 35% or lower in 24 hours when required ☐
[Check Off One Box Only]

Revolving Credit Account #2:

Age of Account: [Must be 5 years old]

Credit Limit:

Credit Balance:

Balance /(divided by) Credit Limit = _____%

Is this # 35% of Lower? ☐ or – I can make it 35% or lower in 24 hours when required ☐

Revolving Credit Account #3:

Age of Account: [Must be 5 years old]

Credit Limit:

Credit Balance:

Balance /(divided by) Credit Limit = _____%

Is this # 35% of Lower? ☐ or – I can make it 35% or lower in 24 hours when required ☐

Revolving Credit Account #4: [OPTIONAL – but if you have it you must LIST IT HERE]

Age of Account: [Any Age but Longer the Better]

Credit Limit:

Credit Balance:

Balance /(divided by) Credit Limit = _____%

Is this # 35% of Lower? ☐ or – I can make it 35% or lower in 24 hours when required ☐

Revolving Credit Account #5: [OPTIONAL – but if you have it you must LIST IT HERE]

Age of Account: [Any Age but Longer the Better]

Credit Limit:

Credit Balance:

Balance /(divided by) Credit Limit = _____%

Is this # 35% of Lower? ☐ or – I can make it 35% or lower in 24 hours when required ☐

PREREQUISITE #2: Total Balances/Total Credit Limit Must Be Less Than 35%; and Ideally as Low as Possible

Take ALL OF your Revolving Accounts of any/all age history; and divide the Cumulative Total Limit Number by the Cumulative Total Balance Number, to find the Total Limit/Total Balance Number.

☐ The Total Balances divided by Total Credit Limit Percentage is Less Than 35%; it equals: _____ %

or

☐ It is higher than 35% but I certify that I can pay down and make the limit less than 35% within 24 hours when required; the percentage # equals = _____%

PREREQUISITE #3: Less Than Six Inquiries in Past 6 Months

☐ I have less than Six Inquiries on my Credit Report within the past 6 Months; the # of Inquiries in past SIX MONTHS is: # _____ [must be LESS THAN 6]

or

☐ If more than Six Inquiries, I certify that I am willing to immediately pay \$500 or more to remove the 7th, 8th, and 9th+ inquiries; the # of inquiries on the credit report equals = # _____

PREREQUISITE #4: Derogatories

☐ I have ZERO late payments/chargeoffs/judgments/public records (of felony/arrest/etc)

or

☐ I certify I am willing to pay \$1000-\$2000 or more to fix my credit report to remove all of the late payments/chargeoffs/judgments/felony/arrest ; I have # _____ of these derogatory remarks on my credit report.

List Type/Nature of Each/All Derogatories Below:

1. _____	2. _____
3. _____	4. _____
5. _____	6. _____
More: _____	

PREREQUISITE #5: Need a 3+ Year Old Business

☐ I or my partner are the owner(s) of a business that has been in existence for at least 36 months and is in good standing. I/we have ____ (#) of Business Entities (Corp/LLC/Trust/Church//Entity of any kind)

or

☐ I am willing to pay \$15,000 for an Aged Corporation business because I do not have my own business with existence 36 months or longer

PREREQUISITE #6: Legit Business Factor Criteria

☐ I already have my own business with 36 months existence and good standing, and we already have a company website, 411 phone/fax/address listing, corporate main street address listing, D&B report and other factors required to establish funding approval criteria

or

☐ I already have my own business with 36 months existence and good standing, but I require and am currently immediately willing to pay approximately \$3,950 for the business funding prerequisite criteria such as company website, 411 directory listing with phone/fax number listed, corporate office main street business address listing, registered with D&B and more criteria required to establish funding approval criteria

or

☐ I do NOT have my own business with 36 months existence and good standing, am I require to purchase an Aged Corporation with all the necessary criteria required for funding approval criteria; I am willing and able to pay \$15,000 or more for the Aged Corp with all the necessary fundable criteria.

OPTIONAL #1: Only Required For Massive Funding (\$1M or More) – Serious Business Records

☐ For my existing business we already have: personal tax returns, business tax returns, profit/loss statements, bank statements, and business license(s) for the past TWO YEARS

SUBMISSION OF YOUR APPLICATION:

1. Print Out and Completely Fill Out/Answer Every Question Above on this Application. You Must Have Selected One of the Options for Each and Every One of the Six Prerequisites. This is *Mandatory to Submit an Application*

2. Pay for and Download a Brand New Three-Bureau Credit Score Report *within the past five calendar days* and exclusively from: www.equifax.com Reports more than five days old do not count and are not acceptable.

3. Scan In Your Completed Application (color), and send this along with your Credit Check Report, together in one email or one series of emails, to consulting@understandcontractlawandyouwin.com

Please make sure you do not email or fax your application upside down, or else it will be discarded.

NOTICE: Applications sent via cell phone photos, upside down pages, or with dozens of different individual files will be ignored and discarded. If you can combine your application and report into 1 file that is best; please only send us a max of 3 total files. Please send color copy as a PDF.

PLEASE SAVE YOUR FILE with YOUR FULL NAME, LOC Application, and Today's Date in the file name. For example, save the File Name as **"JOHN DOE LOC Application July 4 2016.pdf"** If your name is not in the file name, it may be discarded/ignored. Please understand that we are already great marketers and we would rather "pass" on working with a client who cannot follow instructions or makes us do extra tedious work in order to help you. I believe life is for living, laughing, and loving and not working any more than I have to. Do you agree?

4. If you do not get a call/email back in 12 days, Call our Office: _____ Extension X and talk with _____ to update you on the status of your application.

IF YOU CANNOT SUBMIT YOUR APPLICATION DUE TO NON-QUALIFICATION OF THE SIX PREREQUISITE CRITERIA AND YOU WISH TO TALK WITH A SIX-FIGURE CREDIT FUNDING EXPERT CONSULTANT, THEN YOU CAN PAY FOR A CONSULTATION WHICH IS \$200 PER HOUR OR \$100 PER HALF-HOUR.

You can pay at the link below: [http:_____](http://)

And discuss any needs, ideas, or ask other questions so that you can try to qualify at some point in the near future.

FOR THOSE WHO DISQUALIFIED: STRATEGY GUIDE

“To Do List” So One Day in the Future You Can Qualify:

1. Keep Open and Paying on Three or more Accounts, until they are Five Years Old. If they are car loans/mortgages, do not pay them off or close them down. Keep paying minimum's only. Do not do anything to cause them to close down completely. Keep/apply for Credit Cards, and keep paying them down so you don't spiral out of control with higher monthly payments. Do not charge up the accounts any higher than 35% unless you have to. The interest payments will be painful and cause you difficulty if you do so.
2. Instead of paying off your car, make monthly payments on it. Instead of paying off your mortgage, make monthly payments on it. Instead of buying a car free and clear or a house, boat, plane free and clear, make monthly payments instead – especially if you can count on the account staying open and in good standing for 5 years or longer.
3. Make it a priority to make your monthly payments on time, set up autopay, and do not overspend on frivolous luxury items unless you are sure that it is in your financial budget.
4. If you ever have a late payment by accident, use the strategy in the book “Debt Cures They Don't Want You to Know About” (available anywhere), to get them to remove the late payment. Also use the tools in that book to ask them to raise your limit(s) on any credit cards you have, periodically.
5. Buy/Start at least one Corporation/LLC. Basically, you are just buying a name that's not already taken from the Secretary of State (SOS), for about \$50. That's it. Now, let it age for 3 years and set your alarm clock for three years, and keep your credit score criteria in good order. Unfortunately, we are unable to fund TRUSTS at this time, but I do highly recommend before buying any corporations, that you make yourself a Secured Party Creditor, so that you can use your Trust as the one buying the legal entity (corporation or LLC), and therefore able to discharge it through your SPC status in the future. Keep your corp/llc in good standing by paying your annual registered agent fee (about \$100), and pay any/all taxes if you do do any business with it. If no business is done, file corporate taxes as \$0, just make sure you have all filings done on time and are in good standing with the SOS. Since it only takes a minute amount of fees and paperwork to be in good standing (about \$150-\$500/year per entity), you may also want to buy up several legal entity names to keep on the shelf. Remember that the corp needs to be in existence for THREE YEARS. So, why not start now and plan for 3 years from now and buy up 10 or 20 corps. You can even sell them to people 3 years from now as they will be valuable as they will be seasoned. You must also have EIN numbers shortly after filing the articles of incorporation to be “started” according to IRS; so make sure you learn how to do this or have us or somebody do this for you (you can learn much of this in the Status Correction Course or our Business Success Product coming soon for all verified 100% official SPC clients). Be sure to Maintain good standing with all this as well as corporate tax returns if required --- just stay organized !
6. Sign Up for UCL's class teaching you how to get your Business to have a Website, 411 listing, do Business Tax Returns, Profit/Loss Statements, get a Corporate Office address (even virtual address) rather than using your home address. You need to have your accounting in order, use Quickbooks, file your taxes on time for your company (even if they are \$0), and be up to par with all that. Years later when you are able to apply for business funding, you will be very happy that you invested the time and money in doing things correctly. Success is an inside job; proper planning prevents poor performance; and all success takes a moderate to long-term planning.
7. Partner with other like-minded people. Even if you do not qualify now or later, all you need is one partner or officer of your company who fits the credit report funding criteria, to sign off as

treasurer/CFO/VP/director of your company – and now your company can get the funding you desire. Use Meetup.com, Facebook Groups with like minded people, carry your own personal business cards with you at all times, go to events like Global Information Network, Tony Robbins talks, Network Marketing/MLM talks/meetings, or other speakers/personal development events in your local community. Meet other “Freedom” minded people anywhere – 9/11 Rallys, Infowar Rallys, the Political Candidate you believe in be it Ron/Rand Paul, or Libertarian party or Green Party – just go out and mingle and get out of your house! One loyal friend is worth ten thousand relatives!

8. Create a Business Plan (you can hire UCL to put one together for you), which you can use to present to would-be-investors. All you require is one partner willing to put their credit on the line, and/or pay some of the fees/expenses to make this whole funding criteria work out for you both. With a well prepared business plan, combined with an attractive and pleasing personality, producing proof of moderate success so far with much less resources, plus of course showing that you are willing to work hard and smart and do whatever it takes to make your company succeed because you are personally invested in it with time and effort, is really all you need. Enthusiasm can win people over to invest in you, your vision, your plan. Most people would rather invest in a company than actually run a company themselves, so maybe you will attract the right partner to believe in you and put their money up for you. With confidence it is much easier than you think. The best book I recommend is “The Law of Success in 16 Lessons [original manuscript]” by Napoleon Hill. I feel if you master the principles in that book, you can achieve any/everything you believe in.

So that’s it folks. I highly recommend that if *you personally* fail any of the criteria and don’t want to wait years to qualify, that you get motivated and ambitious about winning over someone in your circle who is willing to join your company and tag their credit in exchange for a piece of ownership of your company (or whatever arrangement you agree on).

In our upcoming Business Success In a Box Course, we even show you how to find people in your neighborhood/community that have \$100,000 or more willing to invest that you can present your business plan too. After mastering the personality factors and personal development that you and I both know is obviously necessary for selling other people on an idea – now we provide the MISSING LINK to financial freedom. With me as your strategic contact offering this program, and a business plan and strategy for pitching an investor or recruiting a strategic business partner, these are what I call the “MISSING LINK” to Success.

Now, All it then takes is just the law of large numbers – present your business plan to 50 or 100 people, and you are sure to find that statigic partner for you. One sale is all you need in life to be massively successful and make all your dreams and goals a reality for you.

I wish you the best of luck!

Make sure you get your Secured Party Creditor status taken care of as soon as possible as well, because that takes time to do, and is a prerequisite to sign up for our Business Success Course.