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Fueling Your Business Growth

# The 0% Capital Playbook

Your Step-by-Step Funding Roadmap for  
Real Estate Investors



Built from real data. Not theory. Derived from the analysis of 104 real client credit profiles and the strategies that consistently produced results.

## HOW TO USE THIS GUIDE

# Before You Read This Playbook

**This playbook covers one specific funding tool: 0% APR business credit — the most flexible capital in your real estate investor toolkit.**

If you read our Investor's Guide to Business Credit, you learned the philosophy — credit as a tool, not a crutch. You saw the Flywheel. You understood why business credit matters for real estate investors.

**This is the execution manual.**

Inside, you will find the exact criteria that separate funded investors from denied ones, the step-by-step process to optimize your credit profile, specific lender recommendations with bureau pull data, application sequencing strategies, and reconsideration line phone numbers.

Business funding is not one-size-fits-all. There are dozens of instruments available — SBA loans, revenue-based financing, DSCR loans, hard money, and more. What you are about to read is a playbook for 0% APR business credit specifically, because it requires no established business revenue, no cash flow history, and no collateral.

**If your profile doesn't qualify today, that doesn't mean you can't get funded. It means we start with **Credit Sculpt** — then come back to this playbook when you're ready.**

**NOT SURE WHERE YOU STAND?  
PRE-QUALIFY NOW**

## THE DATA

# What Separates Funded from Unfunded

We analyzed 104 real client profiles. 45 scored 78+ (funding-ready). 59 scored below 50 (not ready). The difference came down to exactly four variables. Nothing else mattered.

FACTOR	FUNDED (78+)	UNFUNDED (<50)
Active Charge-Offs	0 (every single one)	\$2,670 avg per client
Active Collections	0 (every single one)	1-4 per client
Utilization	<30% (most <15%)	66-99%+ average
Credit Score	758 avg (699-832)	548 avg (493-617)
Derogatory Debt	\$0 total	\$277,727 combined
Funding Potential	\$5.27M combined	\$0 actual approvals

**THE RULE: Zero charge-offs + zero collections + utilization under 30% + 680+ scores = fundable. Fail any one = automatic denial.**

Seeing yourself in the right column? That does not mean you cannot get funded. It means you cannot get funded yet. Those 59 profiles are not permanently unfundable — they need the right plan in the right order.

**START PRE-QUALIFICATION NOW**

## PHASE 1: MAKE YOUR PROFILE FUNDABLE

# Resolve All Charge-Offs

If you have active charge-offs or collections, this is where you start. If your profile is already clean, skip to Phase 2. For real estate investors focused on building portfolios, your personal credit may have taken hits. Before we unlock 0% capital, we clean the slate.

## 1 Step 1: Resolve All Charge-Offs

**Charge-offs are the #1 reason for automatic denial. One active charge-off blocks every premium 0% APR card regardless of your score.**

- 1) Call the original creditor (not the collection agency) and request a pay-for-delete agreement.
- 2) Offer 30-50% of the balance as a lump-sum settlement. Start low.
- 3) Get the agreement IN WRITING before you pay. Email or certified mail.
- 4) If pay-for-delete is refused, settle for "paid in full" or "paid as agreed."
- 5) After payment, monitor reports for 60 days. Dispute with bureaus if deletion does not appear.

Expected Impact: +80-120 credit score points per charge-off removed. Timeline: 30-60 days.  
Settlement: 30-50% of original balance.

Credit cleanup is exactly what Credit Sculpt was built for.

## PHASE 1: MAKE YOUR PROFILE FUNDABLE

# Eliminate Collections & Bring Accounts Current

## 2 Step 2: Eliminate All Active Collections

**Same approach as charge-offs. Priority: newest first (most score damage), then largest balances.**

- 1) Send a debt validation letter (certified mail, return receipt) within 30 days of first contact.
- 2) Negotiate pay-for-delete. Collection agencies accept these more often than original creditors.
- 3) Medical collections under \$500 are ignored by FICO 9/10 and VantageScore 3.0/4.0.
- 4) If past the statute of limitations (3–6 years), you cannot be sued. Do NOT make a payment — it resets the clock.

Expected Impact: +40–80 points per collection removed. Timeline: 30–60 days.

## 3 Step 3: Bring All Accounts Current

Any account 30+ days past due suppresses your score every month. Pay the past-due amount immediately, request hardship programs if needed, set up autopay on every account. One missed payment destroys 60–100 points.

### REALITY CHECK

If you have active charge-offs, collections, or 90+ day lates, you are 90–180 days away from funding. No shortcuts. Do not apply until resolved — premature applications add hard inquiries, guarantee denials, and make future approvals harder.

## PHASE 2: OPTIMIZE FOR MAXIMUM FUNDING

# Crush Your Utilization & Maximize Limits

Your derog slate is clean. Now you are maximizing approval odds and credit limits. Our funded clients averaged <15% utilization. The unfunded averaged 66-99%.

## 4 Step 4: Crush Your Utilization

**Target: Under 10% on EVERY individual card. Under 15% overall.**

- 1) Pull current balances and statement close dates for every revolving account.
- 2) Calculate the exact dollar amount to bring each card under 10%.
- 3) Pay 3-5 days BEFORE statement close date. Balance at close is what reports to bureaus.
- 4) For AU cards: coordinate with the primary cardholder or remove yourself if balance is high.
- 5) After paying down, request credit limit increases on every card with 6+ months history.

Expected Impact: +20-60 credit score points within 30-45 days. This is the fastest win available.

## 5 Step 5: Request Credit Limit Increases

Free. No-inquiry via online portals. Permanently improves utilization. Discover, Capital One, and Amex are the most generous. Chase and Citi are conservative. Request every 6 months on every card.

**Every point of utilization reduction translates into higher credit limits on your business cards — more capital for your next deal.**

## PHASE 3: EXECUTE APPLICATIONS

# Prepare Your Business Documentation

For real estate investors, your LLC is likely already established. Verify that your EIN, state registration, business bank account, and 411 listing all match exactly — inconsistencies trigger manual review and delays.

## 6 Step 6: Verify Entity Documentation

**Before you submit a single application, confirm every detail matches across all sources. Lenders cross-reference these instantly.**

- 1) EIN Letter (IRS CP 575 or 147C). Must match your LLC name exactly. No DBAs on initial applications.
- 2) State registration current and active. Check your Secretary of State website — many investors let this lapse.
- 3) Business bank account open 30+ days with consistent deposits. Chase, US Bank, or a local credit union work best.
- 4) Business phone number listed on 411/directory assistance. Use a dedicated Google Voice number if needed — it takes 48 hours to propagate.
- 5) Business address that is NOT a PO Box. Use your registered agent address or a virtual office service.

### CRITICAL MATCH

Your business name, EIN, bank account, address, and phone number must match EXACTLY across all documents and listings. Even minor discrepancies (LLC vs. L.L.C.) can trigger manual review or automatic denial.

## PHASE 3: EXECUTE APPLICATIONS

# Application Cadence & Sequencing

This is where most DIY applicants destroy their funding potential. The order and timing of your applications directly determines your total approval amount.

**The rule: 2-3 applications per week. 4-6 total. Complete all applications within a 14-day window. After that, stop and wait for results.**

## 7 Step 7: Apply in the Right Order

- 1) Chase FIRST — always. Chase has the 5/24 rule: if you have opened 5+ new credit accounts in the last 24 months, automatic denial. Apply before anything else.
- 2) American Express second. Amex is generous with limits and does a soft pull for pre-qualification. Check offers at [americanexpress.com/pre-qualified](https://americanexpress.com/pre-qualified).
- 3) Capital One third. Use the CardMatch tool at [creditcards.com/cardmatch](https://creditcards.com/cardmatch) for pre-qualified offers before applying blind.
- 4) Fill remaining slots with Citi, US Bank, or Barclays depending on your bureau strength.

## Application Field Guidance

Business revenue: report actual revenue or projected first-year revenue for new entities. Business type: "LLC" or "Sole Proprietorship." Years in business: use your entity formation date. Annual business income: be accurate — inflated numbers trigger fraud reviews.

Pre-qualification tools save hard inquiries. Always check Chase pre-approval ([chase.com/prequalified](https://chase.com/prequalified)), Amex pre-qualified offers, and Capital One pre-approval before submitting formal applications.



## PHASE 3: EXECUTE APPLICATIONS

# Reconsideration Lines

Denied? Not yet. Reconsideration calls overturn 30–40% of initial denials. Call within 30 days of denial, reference your application ID, and make your case directly to an analyst.

LENDER	RECON NUMBER	BEST TIME TO CALL
Chase	<b>1-888-270-2127</b>	Weekday mornings, ask for business analyst
American Express	<b>1-800-567-1083</b>	Weekdays, request credit analyst
Capital One	<b>1-800-625-7866</b>	Weekdays, reference app ID
Citi	<b>1-800-763-9795</b>	Weekdays AM, ask for reconsideration dept
Bank of America	<b>1-866-458-0460</b>	Weekdays, patience — long hold times
US Bank	<b>1-800-947-1444</b>	Weekdays, ask for business credit review
Barclays	<b>1-866-408-4064</b>	Weekday mornings preferred

## What to Say on a Recon Call

- 1) State your name and reference your application ID or the last 4 of your SSN.
- 2) Ask why the application was denied. Listen — the analyst will tell you what triggered the decline.
- 3) If it was inquiries: explain you were rate-shopping for business expansion.
- 4) If it was revenue: clarify your business model. Real estate investors have non-traditional income.
- 5) Ask directly: "Is there anything I can provide to move this to approval?"

**Our funding specialists handle every application, every recon call, and every verification request. Clients average \$85K+ in total 0% APR approvals.**

## PHASE 4: DEPLOY CAPITAL

# Deploy Capital for Real Estate

Generic credit guides teach you to fund a marketing agency. Here is what changes when you are deploying capital into income-producing real estate.

## Meet Minimum Spend Through Deal Activity

Use new cards for legitimate deal expenses: materials, contractor deposits, property management software, marketing for tenant acquisition, insurance premiums, and utility setup fees. Every dollar of minimum spend gets met through actual deal execution.

## Track 0% Windows Against Your Deal Pipeline

Align your funding cycle with your renovation timeline. If your 0% intro period is 15 months and your BRRRR cycle is 6–9 months, you have a built-in buffer. Refinance out before promotional rates expire. Never carry a balance past the intro period.

## The BRRRR + Business Credit Stack

This is the repeatable deal machine. Hard money covers acquisition. Business credit at 0% covers rehab materials, holding costs, and gap funding. DSCR refinance pays off both. Repeat with higher limits each cycle as your credit profile strengthens.

**The stack: Hard money (acquisition) + 0% business credit (rehab + gap) + DSCR refinance (permanent financing) = repeatable wealth engine.**

Example: \$200K value-add deal. \$15K from 0% business credit covers earnest money and initial holding costs. Hard money covers acquisition. \$40K on 0% cards funds rehab materials. DSCR refi at stabilization pays everything off — net cost of capital: \$0.

## YOUR GROWTH TRAJECTORY

# Scaling Timeline

Business credit is not a one-time event. It is a compounding system. Here is what the progression looks like for real estate investors who execute consistently.

TIMELINE	CREDIT MILESTONES	RE INVESTOR MILESTONES
<b>Month 1-2</b>	Profile optimized, first round of applications submitted, \$50K-\$100K approved	First deal funded with business credit bridge
<b>Month 2-4</b>	Cards activated, minimum spend met through deal expenses, CLI requests submitted	Rehab in progress, deploying 0% capital into materials and holding costs
<b>Month 6-12</b>	Second round applications, inquiry removal, credit limits doubled via CLIs	2-3 deals in various stages, CLI increases expanding your capacity
<b>Month 12-24</b>	Separate business credit profile established, \$200K-\$500K total capacity	DSCR lending relationships established, 3-5 deals annually, full Flywheel active

**This is not speculation. This is the trajectory we see consistently with investors who follow the system and let the Flywheel compound.**

Month 12 reality check: investors who complete Phase 1-3 correctly and execute two rounds of applications typically access \$150K-\$300K in total business credit capacity. Combined with DSCR lending, this funds 3-5 deals per year.

## REFERENCE GUIDE

# Lender Reference Guide

## Tier 1 — Apply First (Highest Limits, Best Terms)

CARD	0% PERIOD	LIMIT RANGE	BUREAU	NOTES
Chase Ink Preferred	12 mo	\$5K-\$50K	EX	5/24 rule — apply first
Chase Ink Unlimited	12 mo	\$5K-\$30K	EX	1.5% cashback, no AF
Amex Blue Business+	12 mo	\$10K-\$50K	EX	Generous with limits
Capital One Spark	12 mo	\$5K-\$50K	All 3	Pre-qual via CardMatch

## Tier 2 — Fill Remaining Slots

CARD	0% PERIOD	LIMIT RANGE	BUREAU	NOTES
Citi Diamond Preferred	21 mo BT	\$3K-\$20K	EQ	Long BT window, lower limits
US Bank Business Cash	15 mo	\$5K-\$25K	TU/EX	Cash rewards, no AF
Barclays Business AA	15 mo	\$5K-\$25K	TU	Good secondary option
BofA Business Advantage	9 mo	\$5K-\$30K	EX	Relationship bonus with BofA banking

## Bureau Pull Quick Reference

EX = Experian • EQ = Equifax • TU = TransUnion. Strategy: Apply to your strongest bureau first. If your Experian score is highest, lead with Chase and Amex. If TransUnion is strongest, lead with Barclays and US Bank.

**These are the exact cards and sequencing strategies our funded clients use. The difference between \$30K and \$150K in approvals is not your score — it is your strategy.**

## YOUR 13-WEEK PLAN

# Master Timeline

Clean profile? Compress weeks 1-4 into days. If you need credit cleanup, follow this full timeline — shortcuts guarantee denials.

WEEK	ACTION	MILESTONE
1-2	Pull reports, identify derogatories, send disputes	Cleanup initiated
3-4	Settle charge-offs, pay-for-delete collections	Derog slate clean
5-6	Pay down utilization, request CLIs on all cards	Utilization under 15%
7	Verify all business docs (EIN, state, bank, 411)	Entity ready
8	Check pre-qualification tools (Chase, Amex, Cap One)	Pre-qual confirmed
9	Submit Chase applications first (5/24 rule)	Round 1 submitted
10	Submit Amex + Capital One applications	Round 1 complete
11	Recon calls for any denials, provide documentation	Approvals maximized
12	Activate cards, meet minimum spend via deal expenses	Cards active
13	Review total capacity, plan second round (month 6)	Funding deployed

**13 weeks of disciplined execution. Or one phone call to our team — we handle every step.**

Lenders and practices to AVOID: Credit repair mills (they dispute everything and get flagged), "shelf corporations" with aged EINs (lenders verify), personal guarantor workarounds, and any service promising guaranteed approvals.

## YOUR COMPETITIVE ADVANTAGE

# The Real Estate Investor's Edge

Generic business credit guides teach you to fund a marketing agency. Here is what changes when you are deploying capital into income-producing real estate.

### 1 Gap Funding a Value-Add Deal

\$200K acquisition. \$15K from a 0% business credit line covers earnest money deposit and 60 days of holding costs while your hard money loan closes. Without it, you lose the deal to a cash buyer. Cost of capital: \$0.

### 2 Stacking Credit + Hard Money on a Rehab

Hard money covers the \$180K acquisition. \$40K on 0% business cards funds materials, contractor deposits, and permits. Total rehab budget: \$220K. Your out-of-pocket before refinance: \$0 in interest on the credit portion.

### 3 Bridging a DSCR Refinance Delay

Your stabilized property needs 60-90 days to season before DSCR refinance. Business credit line covers carrying costs — mortgage, insurance, property management — at 0% while you wait. When the refi closes, pay off the line completely.

**Every scenario above connects back to the Flywheel. Credit Sculpt builds the profile. GrowthWave Capital unlocks the funding. GrowthWave Properties deploys it into deals. Repeat.**

## THE SYSTEM

# The Investor Success Flywheel



Your credit profile opens the door to business capital.  
That capital funds real estate deals. Those deals build wealth.  
The Flywheel accelerates with every cycle.



# Ready to Get Funded?

Pre-qualify in 3 minutes. No hard credit inquiry. No obligation.

Our team handles every step from profile optimization  
through final funding.

**START YOUR JOURNEY**

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Results vary based on individual credit profiles and lender decisions.