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# The RE Investor's Guide to Business Credit

How to access \$5K–\$5M+ in funding for multifamily deals — without relying on your own capital.

Prepared by:

**GrowthWave Capital**

For:

**WOWCON 2026 Attendees**

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GrowthWave Capital provides consulting services and lender placement. We are not a direct lender. Financing subject to lender approval and qualification.

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# Why Business Credit Matters for RE Investors

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If you're attending WOWCON, you already know how to find deals, analyze markets, and structure partnerships. But here's the gap most multifamily investors don't talk about: **accessing the capital to actually close those deals.**

The traditional path — saving up, using personal credit, borrowing from family — is slow, limited, and puts your personal finances at risk. Business credit changes that equation entirely.

*"Business credit is the most underleveraged tool in a real estate investor's toolkit."*

## Here's why it matters:

- **Separates personal and business risk.** Your personal credit score and assets stay protected even if a deal doesn't go as planned.
- **Unlocks capital you didn't know existed.** Business credit cards, lines of credit, and commercial loans are available to businesses with established credit profiles — often with better terms than personal options.
- **Creates a compounding advantage.** Each successful use of business credit strengthens your profile, unlocking higher limits and better terms for the next deal.
- **Gives you speed.** In competitive markets, the investor who can move fastest wins. Business credit gives you ready access to capital when a deal appears.

The investors who scale fastest aren't necessarily the ones with the most money. They're the ones who've built systematic access to capital. This guide shows you how.

# Personal Credit vs. Business Credit

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Most RE investors start by using personal credit for everything — down payments on credit cards, personal loans for rehab costs, personal guarantees on every deal. This works for your first deal or two, but it creates a ceiling that gets harder and harder to break through.

	Personal Credit	Business Credit
<b>Tied to</b>	Your SSN	Your EIN / Business Entity
<b>Scoring</b>	FICO (300–850)	D&B PAYDEX, Experian, Equifax Business
<b>Limits</b>	Based on personal income	Based on business profile + revenue
<b>Risk</b>	Personal assets exposed	Limited to business assets (if structured correctly)
<b>Scaling</b>	Capped by DTI ratio	Grows with business activity
<b>Impact on personal</b>	Every inquiry + balance hits your score	Separate from personal — no impact

**The key takeaway:** Business credit lets you scale beyond your personal financial limits. It creates a separate funding engine for your investment business that grows independently of your personal situation.

# The 5-Step Business Credit Building Framework

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Building business credit isn't complicated, but it needs to be done in the right order. Skip a step and you'll hit roadblocks. Follow this framework and you'll have a fundable business profile within 90 days.

Step 1

## Entity Structure

### Build the Foundation (Week 1–2)

Your business entity is the foundation everything else is built on. Without the right structure, lenders won't take your application seriously.

- Form an LLC or Corporation (state-specific — most investors use LLCs)
- Get your EIN (Employer Identification Number) from the IRS — free and instant online
- Open a dedicated business bank account (keep personal and business finances separate)
- Get a dedicated business phone number and professional email (yourname@yourbusiness.com)
- Set up a basic business website (even a single page establishes credibility)

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Step 2

## Business Credit Profile

### Establish Your Identity (Week 2–4)

Just like your personal credit has a profile at Equifax, TransUnion, and Experian, your business needs profiles at the three major business credit bureaus.

- Register with Dun & Bradstreet (D&B;) to get your D-U-N-S number — free
- Create your Experian Business profile
- Set up Equifax Business monitoring
- Ensure your business name, address, and phone are consistent across all registrations
- File for a business license in your operating city/county

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Step 3

## Starter Trade Lines & Vendor Accounts

### Build Your Payment History (Week 3–8)

Vendor accounts that report to business credit bureaus are the fastest way to build your profile. These are companies that extend net-30 or net-60 terms and report your payment history.

- Open 3–5 net-30 vendor accounts (office supplies, shipping, equipment, etc.)
- Make purchases and pay invoices ON TIME or early — payment history is everything
- Focus on vendors that report to all three bureaus (D&B;, Experian, Equifax)
- Common starter vendors: Uline, Quill, Grainger, Crown Office Supplies
- After 60–90 days of positive payment history, your profile starts showing activity

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Step 4

## Business Credit Cards

### Access \$5K–\$50K+ in Revolving Credit (Month 2–3)

With an established business credit profile and positive trade line history, you can start applying for business credit cards — many with no personal guarantee.

- Start with store/retail business credit cards (easier approval, lower limits)
- Graduate to major business credit cards (Chase Ink, Amex Business, Capital One Spark)
- Many cards offer 0% intro APR for 12–18 months — essentially free capital
- Credit limits typically range from \$5K–\$50K+ per card
- Use strategically: keep utilization below 30% to maintain a strong profile

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Step 5

## Lines of Credit & DSCR Loans

### Unlock Deal-Level Capital (Month 3+)

With a solid business credit profile, you now qualify for the larger funding products that actually fuel multifamily deals.

- Business lines of credit (\$10K–\$250K) — draw down only what you need, when you need it
- DSCR loans (\$100K–\$5M+) — qualify based on property cash flow, not personal income
- Bridge financing (\$50K–\$2M) — short-term capital for time-sensitive deals
- Term loans for larger acquisitions and portfolio expansion

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- SBA loans for eligible deals (7a, 504 programs)
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# How RE Investors Use Business Credit to Scale

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Business credit isn't just about having access to money — it's about having the right capital available at the right time for the right purpose. Here are the most common ways multifamily investors put business credit to work:

## Earnest Money Deposits

When you find a deal, you need to move fast. Business credit cards give you immediate access to \$5K–\$25K+ for earnest money deposits, letting you tie up properties before other investors. Many cards offer 0% intro rates, so you're essentially borrowing for free.

## Rehab & Renovation Costs

Value-add multifamily deals require rehab capital. Business lines of credit let you draw down exactly what you need for each phase of renovation, and you only pay interest on what you've used. This is far more efficient than a lump-sum personal loan.

## Bridge Financing Gaps

The gap between contract and permanent financing can kill a deal. Bridge financing through your business credit channels lets you close on time while longer-term financing is being arranged. Speed is the competitive advantage.

## Down Payments on Larger Deals

DSCR loans typically require 20–25% down. By combining business credit cards, lines of credit, and bridge financing, you can assemble down payments for larger deals that would be impossible with personal savings alone.

## Operating Capital & Cash Reserves

Lenders want to see that you have reserves. Business lines of credit serve as demonstrated reserves and provide working capital for property management, unexpected repairs, and tenant turnover during the stabilization period.

# Common Mistakes That Kill Your Funding

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Building business credit is straightforward when done correctly. But these common mistakes can set you back months or eliminate funding options entirely:

## ■ Mixing Personal and Business Finances

Using personal accounts for business expenses (or vice versa) "pierces the corporate veil" and undermines both your liability protection and your business credit profile. Keep them completely separate from day one.

## ■ Applying for Too Much Credit Too Fast

Multiple credit applications in a short period trigger red flags. Build systematically: vendor accounts first, then store cards, then major business cards, then lines of credit. Each step builds on the previous one.

## ■ Inconsistent Business Information

If your business name, address, or phone number is different across credit bureau registrations, bank accounts, and vendor applications, the bureaus may not connect your trade lines to your profile. Consistency is critical.

## ■ Ignoring Payment Timing

Paying on time is good. Paying early is better. Many business credit scoring models give higher marks for payments received before the due date. Set up reminders or auto-pay for every vendor account and credit line.

## ■ Not Monitoring Your Business Credit Reports

Unlike personal credit (which you can check for free), business credit monitoring usually requires a subscription. But errors on your business credit report can cost you funding. Check D&B;, Experian Business, and Equifax Business quarterly at minimum.

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## ■ Maxing Out Available Credit

High utilization (using more than 30% of your available credit) damages your profile and signals risk to lenders. Even if you have \$50K available, keep your balances well below \$15K. Pay down and reuse rather than carrying large balances.

# The GrowthWave Capital Advantage

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You can absolutely build business credit on your own — the framework in this guide gives you everything you need. But if you want to move faster, avoid costly mistakes, and access funding options that aren't available to individual applicants, that's where we come in.

## What We Do Differently:

### Strategic Credit Building

We don't just help you apply for credit — we build a strategic profile designed specifically for RE investors. This means choosing the right vendors, the right sequence, and the right timing to maximize your profile strength in the shortest time.

### Lender Matching

We work with a network of lenders who specialize in business credit for real estate investors. Instead of guessing which lender might approve you, we match you to lenders whose criteria align with your current profile and investment strategy.

### 24/7 Digital Access

Our systems don't have office hours. Submit your pre-qualification at midnight, get confirmation in minutes, and track your progress through a real-time portal. No "let me check and call you back" delays.

### The GrowthWave Flywheel

Build Credit → Access Capital → Fund Deals → Scale Portfolio → Repeat. Each cycle strengthens your position. We help you optimize every revolution of this flywheel so each deal is easier to fund than the last.

*We're not a bank. We're not a direct lender. We're your capital strategy partner — helping you build the funding infrastructure that lets you focus on what you do best: finding and closing multifamily deals.*

# Your 90-Day Action Plan

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Knowledge without action is just entertainment. Here's your concrete, week-by-week plan to go from zero business credit to a fundable profile. You can start this during WOWCON.

## Days 1–14: Foundation

- Form your LLC or Corporation (if not already done)
- Apply for your EIN at irs.gov (free, instant)
- Open a dedicated business bank account
- Set up a business phone number (Google Voice works)
- Create a professional business email
- Set up a basic business website or landing page
- Register with Dun & Bradstreet for your D-U-N-S number

## Days 15–45: Credit Profile

- Register with Experian Business and Equifax Business
- Verify business info is consistent across all registrations
- Open 3–5 net-30 vendor accounts that report to credit bureaus
- Make initial purchases through each vendor account
- Set up payment reminders or auto-pay for all accounts
- File for any required local business licenses

## Days 46–75: Build History

- Pay all vendor invoices on time or early
- Check your D&B; and Experian Business reports for activity
- Apply for 1–2 starter business credit cards (retail/store)
- Continue using and paying vendor accounts on schedule
- Research DSCR lenders for your target market
- Begin assembling your business credit documentation package

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## Days 76–90: Scale Up

- Apply for major business credit cards (Chase, Amex, Capital One)
- Request credit limit increases on existing cards
- Explore business lines of credit options
- Schedule a strategy call with GrowthWave Capital for lender matching
- Review your complete business credit profile for accuracy
- Set your next 90-day funding goals

*Pro tip: Print this checklist and tape it next to your desk. Check off each item as you complete it. Momentum builds momentum.*

# Ready to Build Your Capital Strategy?

Book a free 30-minute strategy call with GrowthWave Capital. We'll assess where you stand, identify the funding paths available to you, and map out your next steps — no pressure, no sales pitch.

**Book Your Free Strategy Call**

[growthwavecapital.com/wowcon](http://growthwavecapital.com/wowcon)

Or email: [info@growthwavecapital.com](mailto:info@growthwavecapital.com)

## GrowthWave Capital

Fueling your business growth with smart financing.

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