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Fueling Your Business Growth

# The Real Estate Investor's Guide to Business Credit

How to Access \$50K–\$500K+ in Funding for Your  
Next Deal — Without W-2 Income or Personal Risk.



## CHAPTER 01

# For the Economic Pioneer

**You aren't looking for a 3% cost-of-living raise. You are an economic pioneer. You acquire properties, build portfolios, and generate wealth through assets—not paychecks.**

But here is the gap most investors face: Traditional banks were built for W-2 employees. They want paystubs and employment verification. They want you to explain your business model to a loan officer who has never owned a rental property. When you try to scale, you hit a "DTI Ceiling," even if your properties are profitable.

## YOUR BLUEPRINT

This guide is your blueprint to building a business credit profile that stands on its own, unlocking capital for earnest money, renovations, and gap funding—all without relying on your personal credit score or W-2 income.

**We call this "Technology as Leverage."**

## CHAPTER 02

# The Philosophy: Tool vs. Crutch

**Successful investors leverage credit; they don't consume it.**

## Consumer Credit

### = A Crutch

Costs you interest and limits your borrowing power.

## Business Credit

### = A Tool

Makes you profit and scales with your success.

## The "0% Capital" Strategy

Top-tier business credit cards offer 0% introductory APR for 6–18 months. Use this to fund a value-add renovation, increase the equity, refinance into a DSCR loan, and pay back the line before interest kicks in.

**The cost of that capital was effectively zero.**

## CHAPTER 03

# The Blueprint: Building the Foundation

**Before you apply, you must look like a "Fortress" to automated underwriting systems.**

**1**

## The Entity

Incorporate as an LLC or Corporation. No sole proprietorships. Your business entity is the legal foundation that separates personal and business liability.

**2**

## The Identity

Professional email (name@yourdomain.com) and a dedicated business phone listed in the 411 directory. This establishes your business as a verified, legitimate entity.

**3**

## The Banking

A dedicated business bank account is non-negotiable. Consistency is king: your address and name must match exactly across every database.

## CHAPTER 04

# The Climb:

## The Tier Ladder

**TIER 1**

### **Vendor Credit (Net-30)**

Open accounts with Uline or Grainger. Pay early. This generates your “Paydex” score—your business credit equivalent of a FICO score.

**TIER 2**

### **Revolving Business Credit**

Access unsecured cards (Chase Ink, Amex Business) that do not report to your personal credit profile. This is where you start building real purchasing power.

**TIER 3**

### **Cash Credit & Commercial Loans**

Unlock high-limit lines of credit and DSCR Loans based on property cash flow, not your income. This is the finish line for most investors.

## CHAPTER 05

# Real World Application

## The “Gap” Funder

Cover the 20% down payment that hard money lenders don’t. When a deal requires you to bring skin in the game, your business credit line bridges the gap instantly.

## Rehab & Materials

Use 0% APR cards for Lowe’s and Home Depot purchases to preserve your cash for reserves. Fund renovations at zero cost while keeping liquidity.

## Earnest Money

Wire earnest money deposits instantly from a business line to lock up hot contracts. Speed wins deals in competitive markets.

## DSCR Loans

The ultimate scaler. Refinance based on rental income, not your salary. DSCR loans evaluate the property’s cash flow, unlocking unlimited portfolio growth.

## CHAPTER 06

# The Challenge:

## Why DIY Often Fails

You can build this yourself, but the path is filled with invisible tripwires:

### ! **The Sequence Trap**

Applying for the wrong card at the wrong time triggers a 6-month freeze on your applications. Banks share inquiry data, and one misstep can cascade across your entire credit profile.

### ! **Hidden Guidelines**

Banks have unwritten rules about real estate investors. Which lenders are approving right now? Which ones have tightened their criteria this quarter? This intelligence is the difference between approval and denial.

### ! **The Speed Limit**

DIY takes 12–24 months of trial and error. Our technology and lender relationships speed this up significantly, getting you funded when you need it—not two years from now.

## CHAPTER 07

# The GrowthWave Solution

GrowthWave Capital combines 15+ years of banking executive experience with cutting-edge technology.

 24/7

## 24/7 Access

Submit applications on your schedule. Our platform never sleeps, so your business growth doesn't have to wait for office hours.

 3m

## Instant Pre-Qualification

Know what you qualify for in 3 minutes without affecting your credit score. No hard inquiries, no guessing, no wasted time.



## The Flywheel

We optimize your credit (Credit Sculpt), fund your business (Capital), and partner on deals (Properties). One ecosystem, unlimited growth.

### THE INVESTOR SUCCESS FLYWHEEL™

Credit Sculpt ► GrowthWave Capital ► GrowthWave Properties ► Repeat & Scale

# Your Next 3 Steps



1

## Check Your Foundation

Is your LLC in good standing and your data consistent? Verify that your business name, address, and EIN match exactly across all registrations and databases.

2

## Stop Personal Spending

Move business expenses off personal cards immediately. Every transaction on a personal card is a missed opportunity to build your business credit profile.

3

## Get a Strategy

Don't guess. Let us build your custom funding sequence based on your credit profile, business history, and investment goals.



## Ready to Get Funded?

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

**START PRE-QUALIFICATION NOW**

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