



STRAIGHT TALK FROM COREY PEARSON · START MY BUSINESS INC.

YOUR LEASE IS ALREADY PAID. MAKE IT COUNT.

The Bake Shop Lease-Reporting Standard Operating Procedure

3 low-cost ways to get years of on-time rent onto your business credit file, plus the SMB stack that turns it into funding.



RENT. REPORTED. RATED.
A BUSINESS LENDERS CAN SEE.



STRAIGHT TALK FROM COREY PEARSON

YEARS OF ON-TIME RENT. ZERO CREDIT FOR IT. LET'S FIX THAT.



Corey Pearson

Managing Principal & Co-
Founder
Start My Business Inc.

Here's the problem. Your bake shop has paid its lease on time for years. That's one of the biggest, most consistent bills a small business has. But unless someone *reports* it, Dun & Bradstreet, Experian Business and Equifax Business have no idea it exists. Most commercial landlords simply don't furnish data to the business bureaus.

Here's the fix. You don't need permission from the bureaus. You need a **data furnisher**: a service or a landlord that sends your payment record to the bureau each month. Below are three ways to do it, ranked by cost, plus a bonus fourth. Pick one, or stack two for faster results.

Bottom line: Option 1 can start reporting for about \$10. Option 2 can pull in up to 24 months of the history you've already earned. Option 3 costs nothing if your landlord cooperates.

— YOUR OPTIONS AT A GLANCE

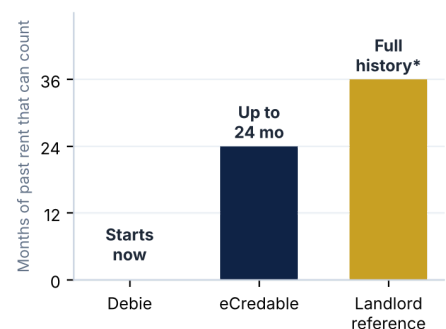
OPTION	COST	REPORTS TO	BEST FOR
1 · Debie rent reporting	\$9.99 one-time initial report	D&B, Experian, Equifax, LexisNexis	Cheapest start. Connect the account you pay rent from and future payments report automatically. No landlord involvement.
2 · eCredable Business Lift	\$19.95 per month	D&B, Experian, Equifax (varies by account type)	Capturing the history you already have: eCredable tries to pull up to 24 months of past payments.
3 · Landlord as reporter / trade reference	\$0 if landlord reports	Whatever bureau the landlord or D&B verifies to	Long-term tenants with a good landlord relationship. Full history, landlord-verified.
Bonus · Pay rent by business card	Card fees	The card issuer's bureaus	Shops already carrying a reporting business card. Builds the card, not the lease.

Year-one cost to report the lease



*Bonus estimate assumes a \$3,500/mo lease paid through a processor charging about 2.9% (12 x \$101.50). Your lease and fees will differ.

Past rent that can count



*Landlord-verified history depends on the landlord's records and what the bureau accepts.

STEP 0 · DO THIS FIRST (FREE)

Make sure the bureaus can match the payments to your bake shop

- ◆ Lease, bank account and bureau files all show the **same legal business name and address**.
- ◆ Get your free **D-U-N-S number** from dnb.com if you don't have one.
- ◆ Pay rent from the **business** bank account, never a personal one.
- ◆ Collect 12–24 months of rent proof: bank statements, cancelled checks or a landlord ledger.
- ◆ Ask your landlord for a signed **payment-history letter**. Lenders accept it even when bureaus don't.
- ◆ Pull your current D&B, Experian and Equifax business files so you have a "before" snapshot.

OPTION 1 · CHEAPEST · ABOUT \$10

Debie business rent reporting

- 1 Create an account at debieratings.com using the bake shop's legal name and EIN.
- 2 Connect the business bank account that pays the rent.
- 3 Confirm the landlord payee and monthly amount so Debie can identify each rent payment.
- 4 Pay the \$9.99 initial report fee. Keep paying rent on time; each payment is reported going forward.
- 5 Check your D&B, Experian and Equifax business files after 30–60 days for the new tradeline.

Limit: Debie's published process reports payments from the date you connect, not your past years.

OPTION 2 · CAPTURE YOUR HISTORY · \$19.95/MO

eCredable Business Lift

- 1 Sign up for Business Lift (\$19.95/mo) or Lift+ (\$39.95/mo with financial insights).
- 2 Link the account paying the lease through Plaid, or upload the lease and rent invoices if it can't link.
- 3 eCredable tries to download **up to 24 months** of payment history, so years of good rent can show at once.
- 4 Add utilities, phone and internet too. Each paid bill is another positive data point.
- 5 Keep the plan active for at least 3–6 months, then decide whether Option 1 is enough to maintain it.

BONUS OPTION 4 · PAY RENT BY BUSINESS CARD

If your landlord or a payment processor accepts cards, paying rent with a business credit card that reports to the business bureaus builds that **card's** payment history every month. Pay the card in full before the statement date. Weigh the processing fee (often around 3%) against the benefit, and remember this doesn't create a lease tradeline.



Your landlord can be your strongest reference. Ask for it.

OPTION 3 · \$0 · LANDLORD

Landlord reports or verifies

- 1 Ask the property manager if they already report to D&B or Experian. Large management firms often do.
- 2 If not, ask them to report through a service like Debie or to act as a **trade reference**.
- 3 Through a D&B self-service product that accepts trade references, add the landlord. D&B contacts the landlord's billing contact or accepts statements to verify.
- 4 Pre-warn the landlord so they answer D&B's call.

PICK ONE OPTION.
START IT THIS WEEK.

Want us to set it up for you?

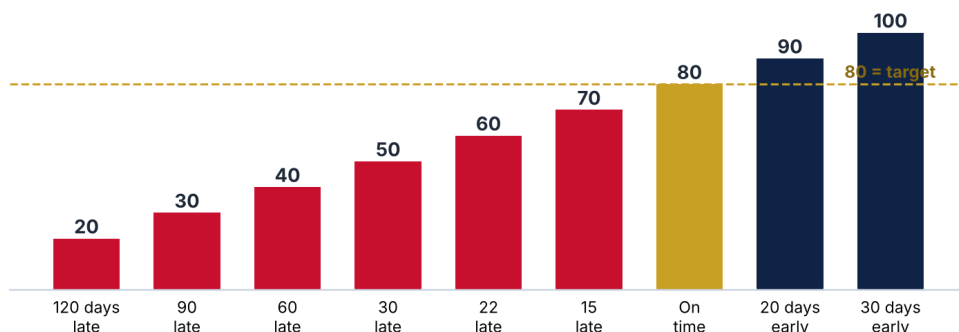
startmybusiness.us/support · (888) 534-4145



STRAIGHT TALK, PART TWO

ONE TRADELINE IS A START. LENDERS WANT TO SEE A FILE.

— HOW PAYMENT TIMING MOVES YOUR PAYDEX



Dun & Bradstreet's PAYDEX runs 1–100 and is built from how promptly you pay reported accounts. **80 means paid on time.** Pay early and it climbs toward 100. Pay late and it drops fast.

D&B's published PAYDEX payment-timing scale. Score requires enough reported trade experiences.



Watch your file fill in: lease, utilities, vendors, then tradelines.

Build the file in layers

- 1 • Foundation EIN • D-U-N-S • address
- 2 • Lease & utilities this guide
- 3 • Net-30 vendors 3–5 accounts
- 4 • SMB business tradeline \$10K–\$100K
- 5 • Strong guarantor rental primary
- 6 • Funding & stacking 400 banks

— SMB BUSINESS TRADELINES

Your lease builds history slowly, one month at a time. A **business tradeline from Start My Business** adds a seasoned, high-limit account to your company's profile. Our business tradelines report as installment or revolving accounts and stay on your company profile.

PACKAGE	REPORTING VALUE	ONE-TIME
Intro	\$10,000	\$1,200
Growth	\$25,000	\$1,700
Strategic	\$50,000	\$2,600
Elite • Top pick	\$100,000	\$3,300

- ◆ **80+ PAYDEX guarantee** and 100% money-back guarantee.
- ◆ Pay by the 10th; tradelines post between the 25th–30th of the same month.

BONUS WITH ANY BUSINESS TRADELINE

The 400 Backyard Banks Repository

Buy a business tradeline and we send you our repository of **400 local "backyard" banks and credit unions** for advanced credit stacking. Details on page 5.

startmybusiness.us/business-tradelines-for-sale



STRENGTHEN THE PERSONAL GUARANTOR

5–8 Year Rental Primary Tradeline

Most banks still look at the owner's personal credit when a young business applies, because the owner signs as **personal guarantor**. A thin or bruised personal file can cap your approvals even when the bake shop looks great.

A **rental primary** places you as a joint account holder on a seasoned account with **5–8 years** of on-time payment history. Unlike an authorized-user spot, it is reported as a primary account and is designed to stay on your report.

- ◆ Adds account age and payment history, two of the heaviest scoring factors.
- ◆ Reported to Experian, Equifax and TransUnion; one flat fee, no monthly charges.
- ◆ Pairs with your lease reporting so **both** the business and the guarantor look strong.

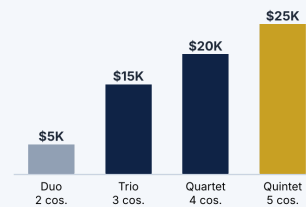
\$997 one-time · startmybusiness.us/rental-primary-tradeline-for-sale

SHOW LENDERS REAL ACTIVITY

The Velocity Business Funding Method

Underwriters read bank statements. Velocity builds a consistent, documented pattern of business-to-business transactions across **2–5 related companies**, about \$1,000 every 6 days per relationship, so your statements show steady activity.

Monthly documented volume



- ◆ Duo · Trio · Quartet · Quintet packages.
- ◆ Every transaction must be a **real service with an invoice** and agreement.
- ◆ Disclose related-party relationships when a lender asks. Never present inter-company transfers as outside sales.

startmybusiness.us/velocity-business-funding-method

WHAT IS CREDIT STACKING?

Credit stacking means applying to several lenders for business cards or lines of credit within a short, planned window, usually a few days, instead of one at a time. Because new accounts and inquiries take time to show up, each lender reviews a clean, strong file, and the approvals "stack" into a larger total line.

- 1 **Prep the file first:** lease reporting live, tradeline posted, guarantor strong, recent statements clean.
- 2 **Map your lenders** by which bureau each pulls, so inquiries spread out.
- 3 **Apply in one tight window**, starting with your relationship banks.
- 4 **Use the lines responsibly:** keep utilization low and pay early to push PAYDEX up.

Know the risks. Each application can add a hard inquiry, many approvals require a personal guarantee, and debt you can't repay hurts both files. Stack only what the bake shop's cash flow can carry.



Relationship banks know the neighborhood and often lend on the relationship.

400

Backyard Banks Repository

Local community banks and credit unions are where stacking works best. They tend to weigh the relationship, your deposits and your local track record. **Get a business tradeline and we'll send you our repository of 400 backyard banks to plan your stack.**



STRAIGHT TALK, PART THREE

THE BREAD'S IN THE OVEN. NOW BUILD THE FILE BEHIND IT.

30-DAY ACTION PLAN

WHEN	DO THIS	COST
Days 1-3	Complete Step 0: match names and addresses, get your D-U-N-S, gather rent proof, request the landlord letter, pull your "before" reports.	\$0
Days 3-5	Start Option 1 (Debie) <i>and/or</i> Option 2 (eCredable for history). Ask your landlord about Option 3.	\$10-\$20
Days 5-10	Open 3-5 net-30 vendor accounts the shop actually uses (packaging, flour, supplies) and pay them early.	Normal purchases
By the 10th	Order an SMB business tradeline so it posts the 25th-30th; we send the 400 Backyard Banks repository.	From \$1,200
Days 10-20	Strengthen the guarantor with a 5-8 year rental primary if the owner's personal file is thin.	\$997
Days 20-30	Verify every tradeline posted, compare to your "before" reports, then plan your stack with us.	\$0



Busy counter, steady deposits, reported rent: that's a bake shop lenders understand.



COREY PEARSON

Managing Principal & Co-Founder · Start My Business Inc.

"You already did the hard part: years of paying rent on time. Let's make sure every lender can see it."

Call: (888) 534-4145
Email: support@startmybusiness.us
Web: startmybusiness.us
Mail: 1603 Capitol Ave, Ste 413
Cheyenne, WY 82001

Helpful SMB pages

- ◆ [Business Tradelines for Sale](#)
- ◆ [5-8 Year Rental Primary](#)
- ◆ [Velocity Business Funding Method](#)
- ◆ [Business Credit Accelerator Program](#)
- ◆ [Build Business Credit in 30 Days](#)
- ◆ [Business Funding in 24-48 Hours](#)
- ◆ [Business Credit Glossary](#)
- ◆ [Our Guarantee](#) · [Live Support](#)

YOUR RENT IS PAID.
GET CREDIT FOR IT TODAY.

Questions? Call or open Live Support.

startmybusiness.us/support