CLIENT CHECKLIST · SERVICE 4 OF 7

Business Fundability Audit and Build / Business Scale-Up

A check-up on how ready your business looks to lenders, plus a step-by-step plan to close the gaps.

What this service is

- ✓ Audit: we check how “fundable” your business looks to lenders and vendors.
- ✓ We review your business setup, records, public listings, and business credit profiles.
- ✓ You get a written report with a to-do list, in order of what matters most.
- ✓ Build / scale-up: we guide you step by step. For example: matching records, a business bank account, vendor accounts in the business name, and clean books for bigger funding later.

What this service is not

- ✕ It is not a loan, and it is not a promise of funding or credit limits.
- ✕ We never tell you to use your EIN in place of your Social Security number to get personal credit.
- ✕ It is not legal, tax, or accounting advice.
- ✕ No guarantees. No one can promise a credit score, a deletion, a loan, or a grant. We won't either.
- ✕ We do not remove correct information. We only dispute items that look wrong, incomplete, out of date, or that can't be verified.
- ✕ No CPNs (“credit privacy numbers”) and no “new credit identity.” A CPN is not a legal stand-in for your Social Security number.
- ✕ No tradelines and no piggybacking. We don't sell or arrange spots on a stranger's credit card.
- ✕ We never ask for your bank, card, or credit bureau logins or passwords.

What to gather before we start

Check each box as you find it. Bring these to your meeting or show them to us. You keep your papers.

Business formation

- ☐ Certificate of Formation or Articles (your Texas Secretary of State filing).
- ☐ Operating Agreement or Bylaws.
- ☐ Assumed name (DBA) certificate, if you use one.
- ☐ EIN letter from the IRS (CP 575 or 147C).
- ☐ Business licenses and permits.
- ☐ Texas franchise tax status page from the Texas Comptroller website.

Business identity

- ☐ Proof of business address in the business name (lease or utility bill).
- ☐ Business phone number, website, and business email.
- ☐ Business bank statements from the last 3 months. Cover all but the last 4 digits of account numbers.
- ☐ Business credit reports, if you already have them (Dun & Bradstreet, Experian Business, Equifax Business). Optional.

Business money

- ☐ Business tax returns from the last 2 years.
- ☐ Year-to-date profit and loss (P&L) statement and balance sheet.
- ☐ A list of current business debts: lender name, balance, and monthly payment. No account numbers.

Owners

- ☐ Photo ID for each owner. Bring it or show it.
- ☐ Only if you want your personal credit reviewed: your own 3 reports from AnnualCreditReport.com. (Consumer rules apply to that part.)

Keep your private info private

- ! You pull your own credit reports, free, at AnnualCreditReport.com. You keep them.
- ! Keep account numbers private. On any copy you share, cover all but the last 4 digits.
- ! Do not write your Social Security number, date of birth, bank logins, or account numbers on this checklist.
- ! Do not email your Social Security number, date of birth, bank logins, passwords, or full account numbers. Bring papers to your meeting or show them to us on screen. Ask us for a safer way to share if you need one.
- ! This checklist is yours. Check items off as you gather them. You keep the originals.

What happens, step by step

1. **Free consult.** We talk about your business and your funding goals.
2. **Written agreement.** You get a written agreement that says what we will do: audit only, or audit plus build / scale-up.
3. **Sign, then 3 days to cancel.** Our agreements give you 3 business days to cancel. Work starts after that.
4. **Audit.** We review your papers, listings, and business credit profiles.
5. **Your report.** You get a written fundability report and a to-do list in priority order.
6. **Build / scale-up.** We work through the list with you, with regular check-ins.

7. **Ready check.** When the basics are in place, we review how ready you are for bigger funding.
8. **Follow-up.** We check in after the work is done to answer questions.

This is a business service

- This is a business service. It is for your business, not your personal credit.
- If any part of the work involves your personal (consumer) credit, the consumer credit rules apply to that part: a written contract, 3 business days to cancel, and no charge until that work is fully performed.
- You can always dispute errors on your personal credit reports yourself, for free.

Read more about your rights: https://topshelffundability.com/consumer-rights

Pricing

- Pricing is quoted in writing after your free consult.

Questions? Call 910-978-1173 or email info@topshelffundability.com.