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# CONTENTS

## 1 THE PSYCHOLOGY OF BANKING

- Banking is more than numbers and algorithms. Learn simple **psychological tactics to improve your position when in underwriting.**
- Proven words & phrases that can help turn your denial into an approval, and vise-versa things you want to avoid saying.
- Learn how to think like the bank, so you can beat them at their own game.

## 2 CORPORATE IMAGE

- **How to show the bank that your company is primed for quadratic growth, without spending thousands on a fancy website or a PR manager.**
- Have you heard that incorporating is expensive? Think again! We'll show you how it's possible for you to have a business for as low as \$25
- 42 Sites you can list your business on for free, that will not only improve your chances of a lower interest rate at the bank, but also boost your SEO and make it easier for customers to find you.
- Will your phone number trigger an automatic denial? Yes, it's possible; we will show you what you can do to stop it!

## 3 THE 3 C'S OF LENDING

- Cashflow - Top 5 equations and metrics that underwriters use to find the 'limit' of your loan or line of credit, as well as come clever tricks you can do to sweeten your approval terms.
- Collateral - Learn both types of UCC Liens, and when you should and shouldn't except one or the other.
- Credit - Tired of keeping score? Rethink your view on your credit score, and simple step-by-step methods that we've used to build our client's credit to raising over \$250,000,000 for them

Apply for a Business Line of Credit  
up to **\$500,000**  
[www.applymidwest.com](http://www.applymidwest.com)

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## 4 90 DAY ACTION PLAN

- The main-course! Every step you need to complete in order to put your business in a position to get the best terms from any bank!
- 5 Free apps that any start-up business can get approved for, without the need for the owner's personal credit!
- Printable, easy-on-the-eyes guide

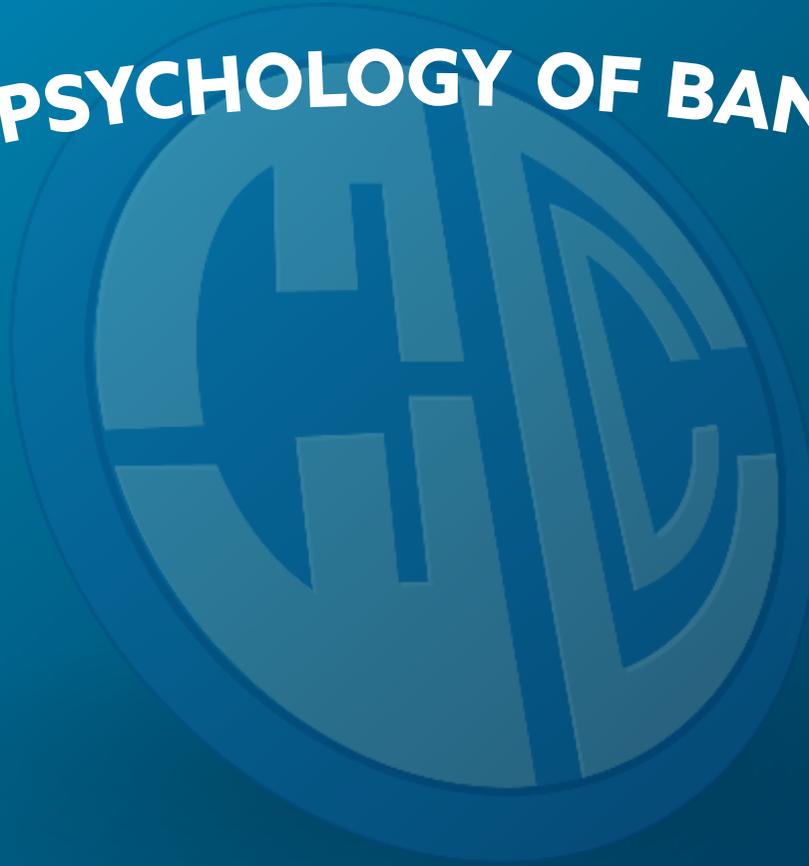
## 5 RULES OF THE BUSINESS CREDIT GAME

## 6 REFERENCE GUIDE & TOOL-KIT

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# PART 1:

## THE PSYCHOLOGY OF BANKING



# DESPERATION COLONGE

**W**hat is Desperation Cologne? It's when you act desperate or in financial distress like you need the money anytime you need the money you're not going to get it any time you act like you have enough of it you're going to get it



## TIP

*Remember; represent your business in its best possible light. Don't act desperate or make any cash-flow problems more than they have to be. Be the captain of the team that every banker wants to be a part of!*

## KEY PHRASES

WHAT TO SAY	WHAT NOT TO SAY
My business is growing and with a small loan I can continue growing it.	Please Mr. Banker lend me \$100,000.
We're becoming more efficient.	My Sales have slowed down.
I need to buy new equipment, will you finance it for me?	Cost of goods has increased.
Based on historical data, our sales will sky-rocket in a few months.	I need to get through the next few months to get to the busy season or I'll go out of business.

# PART 2:

## **YOUR CORPORATE IMAGE**



# INCORPORATING (STATE)

**I**ncorporating is **ESSENTIAL** for any business owner, but what is the best way to do it? Well, that depends on what's most important to you...

1. **Costs** – Are you cost conscious? Saving money and starting your business as lean as possible is the priority

SOLUTION – DO IT YOURSELF	
PRO'S	CON'S
The paperwork to file with your state is cheap	If you aren't a professional, or have experience setting up entities, you can increase your chances of having tax or legal consequences down the road.
Getting an EIN from the IRS is FREE	
Do-it-yourself mentality!	

2. **Time** – It's my business, and I want it now! There's time to waste, especially your own.

SOLUTION – HIRE A PROFESSIONAL	
PRO'S	CON'S
Peace of mind knowing that you are in the hands of a licensed professional	Advice from both an Attorney and an Account can eat into your start-ups budget
Depending on the strategy your tax & legal team comes up with, you may be better protected from frivolous lawsuits down the road, and enjoy some tax savings!	Not all Attorneys and Accounts are created equally, and are just as capable as you are of making mistakes that you are.
If your business model requires a legal professional for other reasons, it's a great way to start the relationship.	

**TIP**

*Having Trouble coming up with a name? Or are you concerned that the name for your business is either*

- *Already Registered with the state?*
- *Already on the web?*
- *Taken by Facebook/Instagram/Youtube?*

*We've created a set of tools on our website (here) that you can use to choose a name for your business.*

Try to avoid hiring someone that you see on day-time T.V.

# INCORPORATING (STATE)

3. **Peace of Mind** – Are you a worry wart, or are you not confident in your ability to do it yourself?

## ONLINE TAX & LAW SERVICES

### A few notable Online Services

- [www.Lawdepot.com](http://www.Lawdepot.com)
- [www.Legalzoom.com](http://www.Legalzoom.com)
- [www.Swyftfilings.com](http://www.Swyftfilings.com)
- [www.incfile.com](http://www.incfile.com)

PRO'S	CON'S
Cost Effective	Websites like these are just as capable as you are of making mistakes that you are.
Cheaper than hiring an attorney yourself	Can be difficult to gauge the competence of someone over the phone/messaging
Process is quick and automated	These websites are NOT LAW FIRMS

### TIP

*We've indexed the costs for corporate entity formations in each state within this guide, check the index to see how much it costs to incorporate in your state!*

*You can also search online through our website ([here](#))*



### NERD ALERT!

1. <https://www.avvo.com/> has free Q&A with lawyers along with their ratings and contact info, seems worth a shot.
2. \*In your browser press (ctrl+f) on windows or (command+f) on a mac to bring up the search tool Type in 'law firm' and see if there is any fine print about the services the website claims to make.

# INCORPORATING (IRS)



## APPLY for an EIN

### HOW TO APPLY FOR AN EIN (FREE RESOURCE)

Applying for an Employer Identification Number (EIN) is a free service offered by the Internal Revenue Service. Beware of websites on the Internet that charge for this free service.

1. Apply Online here [www.irs.gov](http://www.irs.gov)
2. Apply by Telephone (267) 941-1099 (6:00AM - 11:00PM EST Monday-Friday)
3. [Apply by mail by completing the SS-4 form here](#)

#### S Corp Election Guide

- [Instructions for form 2553 \(Election by a Small Business Corporation\)](#)
- [Form 2553 from irs.gov](#)
- [Additional resources on irs.gov regarding s-corp](#)

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[www.applymidwest.com](http://www.applymidwest.com)

# WEBSITE & HOSTING

## 1 REGISTER A DOMAIN NAME

**W**hat is a domain name? It's the portion that goes between the **www.** and the **.com** for example if your business name **ABC Corporation** your domain name ideally should be **ABCcorporation.com** if it's taken It could be **ABCcorporation.net**.

## 2 PURCHASE HOSTING

**A** domain name by itself doesn't give you the ability to have an online presence. In order to do that you need to purchase hosting.

### TOOLS

*Need help finding a domain name for your business? Here are our two favorite tools!*

- <https://instantdomainsearch.com>
- <https://www.leandomainsearch.com>

### HOW DO I CHOOSE WHERE TO HOST? THE WINNERS OF THE WEB!

SITEGROUND	WIX
Fastest Speeds / cost ratio	Easy to use DRAG AND DROP
Best in Class Server uptime (your website will not go down)	Very Cost Effective
Security - Free SSL (https) certificates	Great Customer Service
Award winning customer service	It's seriously easy (we heard that the Geico Caveman built his website here). Give their free-trial a shot if you are not convinced
Wordpress & HTML	
*If you aren't tech savvy, it may be a lot to take in building a website by yourself	

# WEBSITE & HOSTING

## 3 GET THAT FANCY EMAIL ADDRESS



**NERD ALERT!**

Want a better email service?  
We recommend the following...

1. Google Suite (\$5)
2. ZOHO (free for 5 users then \$3/mo)

**S**et up your email address through your hosting provider (siteground and wix have great step by step guides on how to do this). The purpose is that Yourname@yahoo.com becomes Yourname@COMPANY.com the latter looks a lot more professional.

## BUSINESS PHONE NUMBER

**H**ere's a wake up call, get a dedicated business phone number, and make sure both the voicemail message and the way that you and your business associates answer it is professional. When an underwriter (or a potential customer) calls you, don't insure that the first impression they get of your business is a cheezy ring tone or HEY WHATS UP BRO!

- Do NOT get a google voice number.
- Create a professional voicemail greeting
- Make sure that YOU and all the team-members in your business answer the phone professionally

Google is a great company, but their google voice product prompts the caller to an unprofessional message  
*(please wait while google voice tries to connect you).*

# ADDRESS

## SAY 'NO' TO THE P.O.!

### TIP

*if you have a P.O. Box already, use these steps below to tweak your address.*

1. *Google the address of your P.O. Box to find the post office's physical address*
2. *Structure you address as (post office address) SUITE #(p.o. box #)*

**S**eriously, stop using P.O. boxes on your corporate docs and website, as it can send the wrong message to banks about your business. As a new and growing business, it's your job to make your business as approachable to bankers as possible.

Q: Well companies like Apple, Microsoft, and Google use P.O. Boxes, why can't I?

A: These companies are extremely large, and already have tens of thousands of employees and dozens/hundreds of physical locations world-wide.

## ONLINE PRESENCE

**O**nce you've polished up your business's contact information, it's time to list your website on as many public websites as you can.

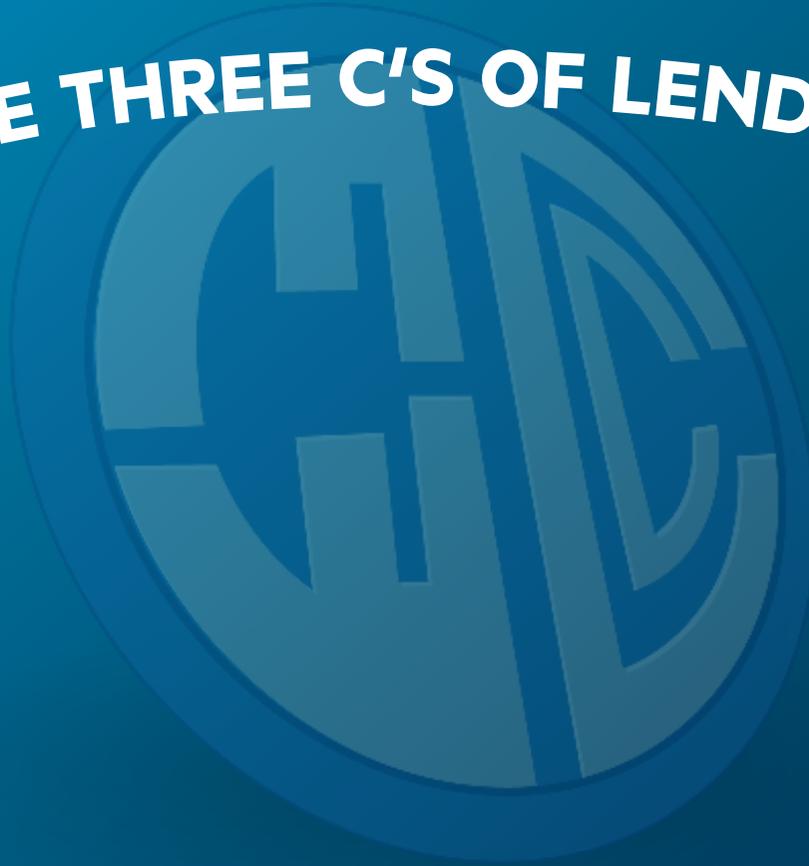
### This will accomplish two things

1. It will make your business easier to find for lenders
2. Listing your business on more sites will increase your google SERP (Search Engine Page Ranking) results, so customers will find you easier.

Check the index of this guide to get over 50 websites to list your business on!

# PART 3:

## THE THREE C'S OF LENDING



Underwriting can be a mysterious and complicated process, and in all but few cases, neither you nor the banker who took your application will have direct contact with the individual who is underwriting/evaluating your loan. So how is it possible to know exactly what the underwriter is looking for?

Our goal in this section was to provide an answer to you that is both comprehensive and simple (not an easy task). So we've broken up underwriting into three separate sections, Cash Flow, Collateral, and Credit, as well as provided actual case studies from our past clients on how we were able to take advantage of the processes that the banks use in order to benefit our clients.

# CASH FLOW

**Y**ou may be familiar with the term Cash Flow, but how exactly is the underwriter going to evaluate this to determine how healthy your business is?

## THE UNIVERSAL CASH FLOW FORMULA YOU NEED TO KNOW

1. **DSCR** – Debt Service Coverage Ratio =  $\frac{\text{Net Operating Income}}{\text{Payment Amount}}$

**UNIVERSAL RULE** = 1.25 DSCR is required to approve loan request

So for every \$1.25 you have in NET INCOME



You have \$1 left to make the LOAN PAYMENT at the end of the month

### SIMPLY PUT

The higher debt service coverage ratio.

The money you have left over to pay your debts.

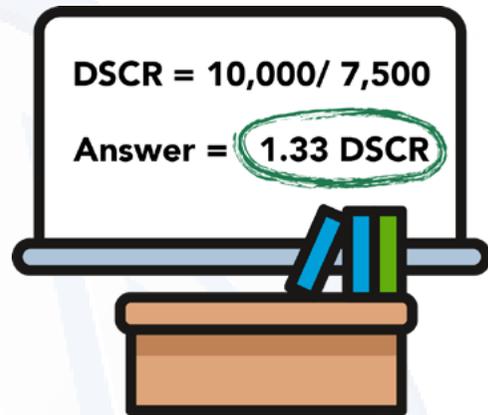
The more likely you're going to get approved for a loan!

The lower the risk you are to the lender.

*And get better terms from the lender!*

# DSCR EXAMPLE

ABC Company has a **net monthly income** of \$10,000. If the **loan payment** is \$7,500/month, what is the **DSCR**?



# IMPROVING YOUR DSCR

## WHAT CAN YOU DO TO IMPROVE YOUR DSCR?

1. **Temporary Cutback on Expenses** – Can you temporarily cut back on the expenses that you have in order to increase your net operating income?
2. **Add Back in Depreciation** – Can you add back in depreciation? Keep in mind appreciation is only a paper write off it's not actual cash lost from the business
3. **Add Back in Interest Payments** – are there any interest payments that you're able to add back in?
4. **Request an Increase in the Loan Term** – You could stretch the term of the loan you could ask the bank to stretch your term instead of getting a five-year loan get a 7-year loan that will definitely increase your dscr.
5. **Negotiate a Lower Interest Rate with the Bank** – Just 20 basis points are 25 basis point which is a quarter-point interest it'll increase your dscr significantly and you'd be able to get a higher amount.

# % OF GROSS SALES

**A**nother common underwriting formula is taking a percentage of the business's gross annual sales.

Percentage of Annual Gross Sales as Max Debt Amount

**UNIVERSAL RULE** = 25% of your Gross Annual Sales = Max Loan Amount

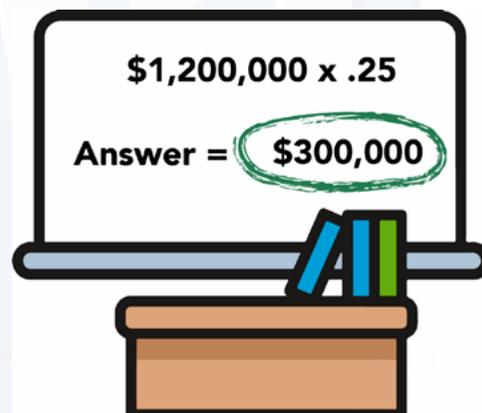
So for every \$1 you have in GROSS ANNUAL SALES



Your business can BORROW 25 cents

# % GROSS SALES EXAMPLE

ABC Company has **gross annual sales** of **\$1,200,000**. What is the **max loan** or **line of credit amount** ABC Company would qualify for?



# IMPROVING YOUR GROSS SALES

**It sounds strange, but there is actually a very clever and ethical trick to improve your gross sales while providing the lender with accurate numbers.**

- 1. Provide Evidence of Growth** – The lender is basing your approval off of last years tax return, and your current sales forecast is showing evidence of exceeding your sales from last year. Negotiate with the lender and provide evidence of your business's growth forecast.

**Suppose that ABC Company had gross annual sales of \$1,200,000 in the previous year, but in the current year (June) they have already cleared \$750,000.**

PROVIDE EVIDENCE OF GROWTH		
	GROSS SALES	LOAN AMOUNT
LAST YEAR	\$1,200,000	\$300,000
THIS YEAR	\$750,000 x2 (forecast)	\$375,000

**By providing the lender with your most current income statements, ABC is able to successfully forecast their growth for the current year, and obtain a higher loan amount.**

# % OF RECEIVABLES

**A**ccounts receivable (AR) is an enforceable claim for payment held by a business for goods or services provided but customers have not yet paid for. As the definition suggests, this the information and tactics included here are only viable for business to business (B2B) companies.

Percentage of Receivables as Max Debt Amount

**UNIVERSAL RULE** = 75% of 90 day receivables = Max Loan Amount

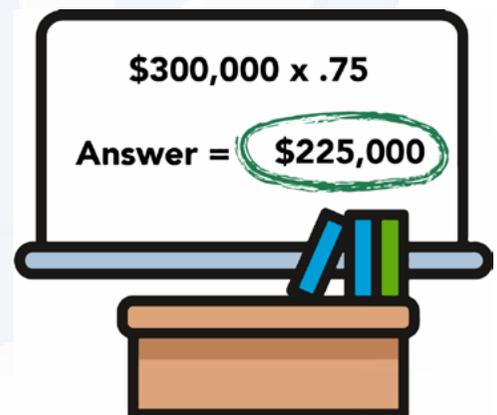
So for every \$1 you have in RECEIVABLES



Your business can BORROW 75 cents

# % RECEIVABLES EXAMPLE

ABC Company has **90 day receivables of \$300,000**. What is the **max loan or line of credit amount** ABC Company would qualify for?



# IMPROVING YOUR RECEIVABLES

**W**hat can you do to improve your receivables before you submit an application? That's simple.

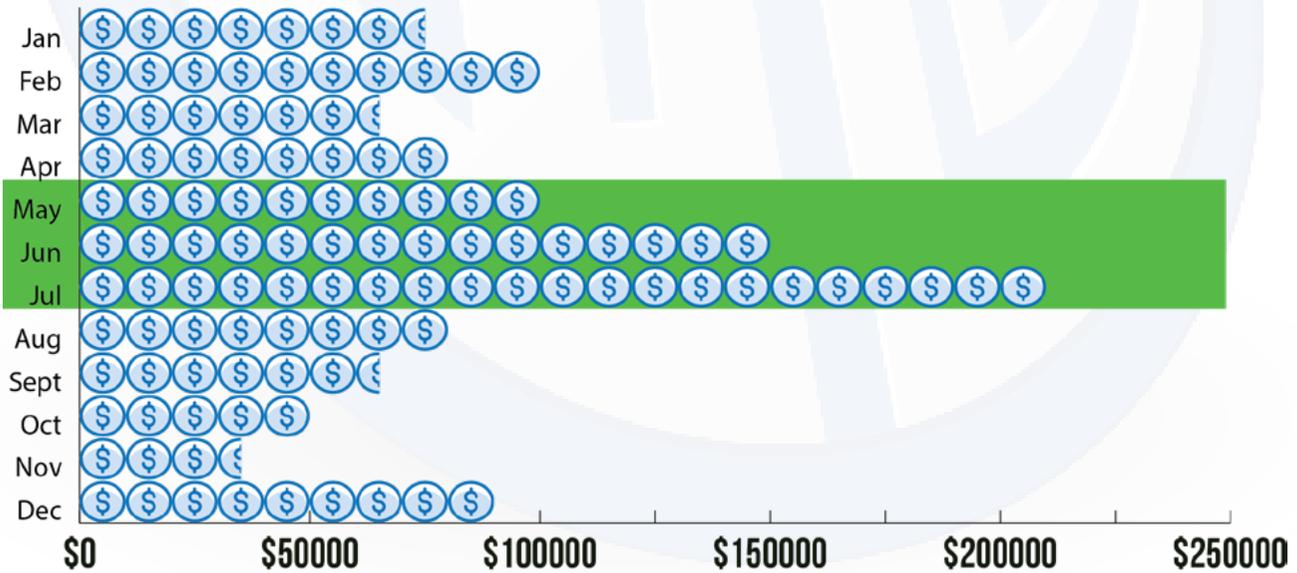


## IT'S ALL ABOUT TIMING!



Consider the example for ABC Companies Receivables. By timing their application when your receivables are at an all time high (July), they can leverage there 90 day receivables from May, June, and July.

### ABC COMPANY MONTHLY RECEIVABLES



# COLLATERAL

**W**hat is Collateral? Collateral is an asset that you pledge that the bank and take back or confiscate in the event that you default on the loan obligation that you promise to pay back

## EXAMPLES OF COLLATERAL

1. **Inventory**
2. **Receivables**
3. **Real Estate**
4. **Equipment**
5. **Any other asset that the bank can take back in the event of a default**



# MARGIN OF SAFETY

**A** lender is not going to give you dollar for dollar of the asset that you pledge as collateral is worth. They will deduct their margin of safety from the appraised value of the asset to determine the loan amount. This is referred to as a **Margin of Safety**.

\$\$\$ of collateral \* margin of safety = Purposed Loan Amount

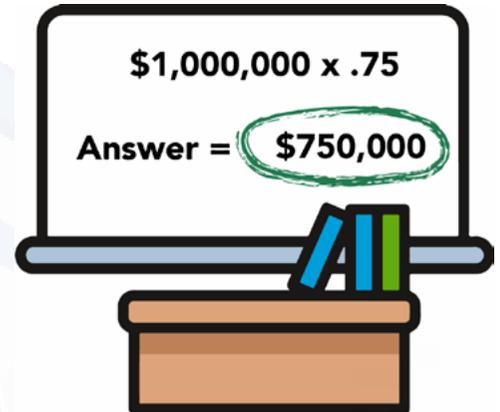
**UNIVERSAL RULE** = 25% Margin of Safety

### TIP

*If you do not have collateral for a loan or line of credit, make sure you apply for a product that's **UNSECURED**.*

# MARGIN OF SAFETY EXAMPLE

ABC Company is pledging an asset worth \$1,000,000. What is the max loan or line of credit amount a lender will approve?



## UCC FILINGS

**A** UCC (Uniform Commercial Code ) lien is filed with the Secretary of State in which your business is located so for example if it's the state of Illinois they're going to file it with the Secretary of State the state of Illinois and it's going to say that the inventory of ABC Corporation has been collateralized to pay back a loan from XYZ Bank.

**B**asically, XYZ bank has the first dibs on the inventory of ABC Corporation in the event of a default, bankruptcy and insolvency of the business.

TYPES OF UCC LIENS	
BLANKET LIEN	SPECIFIC LIEN
Covers all Assets	Specific only to asset pledged

# TYPES OF UCC LIENS

1. **SPECIFIC LIEN -** This kind of lien gives creditors an interest in one or more specific identified assets instead of an interest in all the assets owned by a company. They are mostly used to finance inventory or equipment transactions
2. **BLANKET LIEN -** This lien gives a creditor a security interest in all assets of the borrower. This lien type is commonly used for loans from banks and alternative lenders, as well as loans guaranteed by the Small Business Administration (SBA). Blanket liens are preferred by lenders, because they are secured by multiple assets and are, therefore, less risky. In some cases, a blanket lien might carve out some assets that will be exempt from the lien. This might occur if the remaining assets are more than sufficient to reimburse the lender, should a default occur.

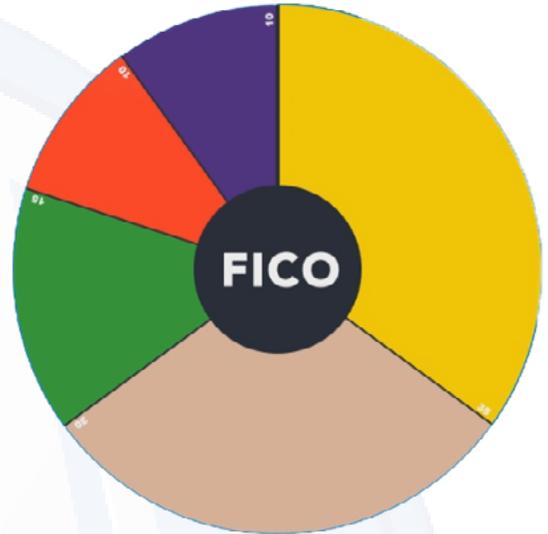
## TIP

*How do you remove a UCC lien from your business?*

- **PAY OFF YOUR LOAN:** *Depending on the state, the financial statement will usually remain in the searchable index of your state for one year after the loan has been repaid. In this case, the statement reflects the repayment of the loan.*
- **REQUEST A UCC-3 FINANCIAL STATEMENT TERMINATION:** *You should ask the lender to file a UCC-3 termination, as the lenders do not usually file it unless requested. You should always receive from the lender confirmation that the UCC-3 has been filed. If processed, this amendment can remove the UCC bond.*

# CREDIT

**T**here's no debate about it, the most important C out of the 3 C's is Credit. It takes time to build it, everyone wants more of it, and Rodney Dangerfield can't get none of it (*wait.. that's respect*). The good news, is that once you understand the simple mechanisms that make up your credit profile, it's relatively easy to exploit the FICO model and boost your score.

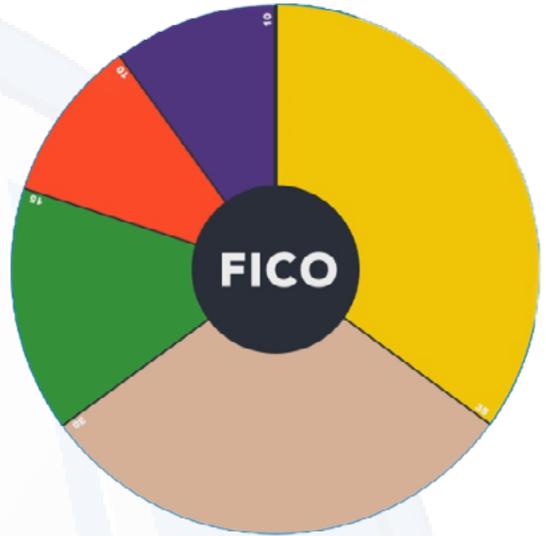


**B**efore we start on what's in your credit score, we've provided a quick guide on what's NOT in your FICO score.

WHAT'S NOT IN YOUR FICO SCORE?		
YOU	YOUR OCCUPATION	YOUR ACCOUNTS
Your Race	Your Salary	Current Interest Rates on Existing Accounts
Your Religion	Occupation	Family and Child Support
National Origin	Employer	Soft ( <i>marketing</i> ) Inquiries
Sex	Date Employed	Information not in your Report
Martial Status	Employment History	Non-Predictive Metrics
Where you Live		Credit Counseling

# WHAT IS IN YOUR FICO

PAYMENT HISTORY	- 35%
TOTAL DEBT	- 30%
LENGTH OF CREDIT	- 15%
NEW CREDIT/INQUIRIES	- 10%
TYPES OF ACCOUNTS	- 10%



# HOW DO YOU IMPROVE YOUR FICO?

**W**e're going to go and give you some awesome tips and tricks that you could use that will help you enhance your credit score and bring you up to that 800 that you want.

**KEEP AN EYE OUT FOR TIPS TO IMPROVE YOUR SCORE!**

TIP

*We will provide tips to improve all five factors of your FICO score.*

# PAYMENT HISTORY 35%

**T**he largest slice of the FICO pie is your payment history, which accounts for 35% of your FICO score. This percentage is calculated by factoring in whether or not you have missed any payments on your accounts, the severity of the late payment (30 day late, collection, bankruptcy, etc.), when the late payment was reported, and the type of account which is showing the late payment.

## WHAT'S IN PAYMENT HISTORY?

WHAT KIND OF PAYMENT DID YOU MISS?	HOW LONG AGO WAS IT?
30 day late	<p>The more recent your late payment, the higher the impact it will have on your credit.</p> <p>For example: If you missed a payment <b>last month</b>, it will have a greater effect on your score than if you missed it <b>5 years ago</b>.</p>
60 day late	
90 day late	
Collection <i>severe</i>	
Foreclosure/Bankruptcy <i>severe</i>	

## How do you improve your payment history?

- **DON'T MISS ANY PAYMENTS:** *Pretty obvious, we know. If this isn't an option and you know you won't be able to pay all your bills on time, then pay your vendor creditors last.*
- **SET EVERYTHING ON AUTOPAY:** *Every single account you have installment loans, mortgages, credit cards everything you have that's reporting to your credit set it on auto pay.*
- **DON'T LIVE ABOVE YOUR MEANS:** *An ounce of prevention is a pound of medicine. Make sure you concentrate on saving money before you buy that four wheeler, or new gadget that you really want.*

# TOTAL DEBT 30%

**T**he second largest slice in our FICO pie is your total debt, which accounts for 30% of your overall score. **Be warned, not all debt is evaluated equally.** While it is important for your score to keep your overall debt usage as low as possible, it is also important to keep the usage on individual revolving accounts low as well.

## WHAT'S IN TOTAL DEBT?

Do you have any maxed out credit cards / if so how many?

How many different accounts do you have with balances

Do you go over your credit limit

How do you improve your total debt?

- **USE FEW CREDIT CARDS:**
- **DON'T MAX OUT YOUR CREDIT CARDS:** *And if you do, pay them back immediately*
- **DON'T USE PERSONAL CREDIT CARDS FOR BUSINESS:**

How do you improve length of credit?

- **START BUILDING CREDIT EARLY AND OFTEN!**
- **TIMING-** *If you're going to be applying for a mortgage/auto loan, do not apply for several credit cards that report to your credit prior to the application.*

# LENGTH OF CREDIT 15%

**A**s it suggests, length of credit is determined by the age of your accounts. So the sooner you start building credit, the higher your score can become over time.

## WHAT'S IN LENGTH OF CREDIT?

When did you open your first account?

Your newest account(s)

The average age of ALL of your accounts.

# NEW ACCOUNTS & INQUIRIES 10%

**I**nquiries report on your credit when you apply for a loan or credit account with a lender or vendor. While they have a minimal impact on your score, too many inquiries can cause underwriters to scrutinize your application due to the Desperation Colonge effect. Marketing inquiries or Soft Inquiries will not effect your credit score.

WHAT'S IN NEW ACCOUNTS/INQUIRIES?
Inquiries on your report for the last 24 months.
The more recent the inquiry, the more it effects your FICO.
*New Accounts will also effect your Length Of Credit, since the recent accounts you opened will lower the average age of your accounts.

How do you improve your new accounts/inquiries?

- **AVOID APPLYING FOR STORE CARDS/VENDER CARDS:** *UNLESS you are New to building credit or have recently gone through a foreclosure.*
- **DON'T APPLY FOR TOO MANY ACCOUNTS THAT WILL REPORT TO YOUR CREDIT REPORT TOO QUICKLY**

# TYPES OF CREDIT 10%

How do you improve types of credit?

- **DIVERSIFY:** *The more diverse your credit report is, the better. Try to have a mix of installment loans, revolving accounts, and mortgages.*

**T**he more diverse accounts you have experience handling the higher and stronger your FICO score is going to be it is that simple.

WHAT'S IN TYPES OF CREDIT?
Installment Loans
Store/ Vendor Cards
Credit Cards
Mortgages

# NEW ACCOUNTS & INQUIRIES 10%

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WHAT'S IN TYPES OF CREDIT?
Installment Loans
Store/ Vendor Cards
Credit Cards
Mortgages

# PART 4:

## **90 DAY ACTION PLAN**



# FOLLOW THESE STEPS IN ORDER

## DAYS 1-3

- Did you complete the training? If not, visit \_\_\_\_\_
- Incorporate your business. Visit \_\_\_\_\_ for a free guide.
- Apply for a Tax ID number with the IRS. Visit <https://www.irs.gov/businesses/small-businesses-self-employed/apply-for-an-employer-identification-number-ein-online>

## DAYS 4-6

- Register your domain name use any domain registrar you like. Wix.com, Godaddy.com, Siteground.com are some examples of companies we've worked with.
- Set up a professional email address with your domain name. If you aren't tech savvy, find someone on one of these sites to help you: upwork.com, Fiverr.com, freelancer.com

## DAYS 6-8

- Obtain a professional business address. Use Regus.com, DaVincivirtual.com, Servcorp.com, etc...
- Obtain a professional business phone number. Use grasshopper.com, Ringcentral.com, Nextiva.com, etc...

## DAYS 8-12

- Build out a company website. Use Wix.com, web.com, godaddy.com, sitebuilder.com, etc... If you aren't tech savvy, find someone on one of these sites to help you: upwork.com, Fiverr.com, freelancer.com

# FOLLOW THESE STEPS IN ORDER

## DAYS 13-15

- Build an online presence. List your business by creating profiles on Google, Facebook, Instagram, Yelp, Yellowpages, Manta.com, any industry specific/ trade website relevant to your business.
- Once you have all of the above completed, apply for your DUNS Number by visiting [dnb.com](http://dnb.com)

## DAYS 15-90

- Once you have your DUNS number, move onto page 2 and complete the 5 vendor apps. Once these accounts start reporting to business credit bureaus, they will build your business credit profile.
- Practice the cash flow ratios with sample numbers (Page 8)

# PART 5:

## **RULES OF THE BUSINESS CREDIT GAME**



# RULES OF THE BUSINESS CREDIT GAME

**I**f you've made it this far, you are serious about building your business credit. Please note that everyone starts at the bottom when it comes to business credit. The process is very similar to when you were 18 years old and had to build your personal credit. You likely started with a store or merchandise card as your first trade line. Business credit is no different. You have to start with vendors that will take a chance on your company even though it doesn't have any established credit.

**T**hese companies are known to grant credit to newer businesses, however, because you are new in business some of them may want you to prepay. Whenever possible, try and pay with net terms. If they want you to prepay, then call them directly and ask to set up a net account. Many of them will say once you prepay on your first order then you can have net terms, that is acceptable.

**P**lease use each account and make the payments on time, each company report on different schedules to the business credit bureaus. Some report monthly and some quarterly, remember, you will need a total of 5 trade account reporting to generate your Paydex score.

**I**t is not mandatory to use each account (though it is recommended), keep in mind, if you do not use the account, it will not report to the business credit bureaus, and will not be considered a trade line.

**I**f you receive a decline from a couple accounts do not worry, you will be applying for enough accounts that some will be approved and some declined, those that are declined can be reapplied for once you have more business history. The important part is to use the accounts that you have been approved for, wait for them to report and then move on to the next level.

## Tips

after your trade credit accounts are setup:

- *It is recommended that you spend \$80 or more per account (shipping not included)*
- *Once you receive the invoice, make the payment right away. Do not overpay!*

**LIST OF CREDIT  
ACCOUNTS ON NEXT PAGE!**

# BUILD BUSINESS CREDIT (FREE APPS)



Grainger helps customers save time and money by providing them the right products to keep their facilities up and running. Grainger works with more than 1,300 suppliers to provide customers with access to more than 800,000 products from many categories.

Website: [www.grainger.com](http://www.grainger.com)

Phone number: 1-888-361-8649 Monday-Friday, 24 hours a day, 7 days a week

Notes: You have to call to apply for a net 30 account; you may be required to pay by credit card for your first order. You will need to log into your account once its set up, pick an item and make an order of \$10 - \$15. After you place the order you may receive a call from a Grainger representative, if you do not receive a call from them then you will want to call them directly at 888-361-8649. At this time, you will want to place a second order for a higher amount (est. \$80 or so) and ask for net terms.

If you wait more than 48 hour after your account is set up and then call the company they may be able to change your terms to net 30 for your first order.



Quill offers many products such as: cleaning supplies, digital cameras, storage supplies, furniture, ink & toner supplies, office supplies, packing and shipping supplies, paper, pens & writing supplies, printers, etc.

Website: [www.quill.com](http://www.quill.com)

Phone number: 1-800-789-1331 Available Monday-Friday 7 A.M. to 9 P.M.

Notes: You have to call to get more details on applying for an account with net 30 terms. You will need to place the normal minimum order amount online, make sure to leave the credit card information blank and have them invoice you.

# BUILD BUSINESS CREDIT (FREE APPS)



Uline is the leading distributor of shipping, industrial, and packing materials to businesses throughout the United States.

Website: <http://www.uline.com/>

Phone number: 800-958-5463

Notes: You have to call to get more details on applying for an account with net 30 terms. For your first order, if you order by phone they will be able to set you up with net terms. Place your order and have them invoice you, they will then send your order to the credit department. If the credit department approves the order then they will immediately ship it out. If the credit department does not approve it, they will call you back, usually within 15 minutes, and ask that you prepay. Go ahead and prepay if needed and on your next order they will set up net terms.



Make More Happen<sup>®</sup>

One of the leading companies for office supply.

Website: <http://www.staples.com/>

Phone number: 1-800-378-2753

Notes: Staples has a paper application that you will need to fill out and fax back to them. You have to call them to obtain it. The representative will email you a PDF application. Make sure to include a copy of a voided business check, copy of a utility bill showing the business address, business phone number and a business license (if you have a business license, if not then just include the voided check and copy of utility bill).

# BUILD BUSINESS CREDIT (FREE APPS)



Website: <http://www.shell.com/>

Phone number: 800-331-3703

Notes: Please click on the link below and fill out the application.

<https://sforce.co/2QBkBZE>

This card can be used for gas only. If you are approved, you will receive the card by mail. Once you have this card and have established a good payment history, there are other cards processed by the same underwriter that we will have an easier time being approved for since your name will already be in their system.

# PART 6:

## **REFERENCE GUIDE & TOOL KIT INCORPORATION GUIDE:**



# INCORPORATING (IRS)



## APPLY for an EIN

### HOW TO APPLY FOR AN EIN (FREE RESOURCE)

Applying for an Employer Identification Number (EIN) is a free service offered by the Internal Revenue Service. Beware of websites on the Internet that charge for this free service.

4. Apply Online here [www.irs.gov](http://www.irs.gov)
5. Apply by Telephone (267) 941-1099 (6:00AM - 11:00PM EST Monday-Friday)
6. [Apply by mail by completing the SS-4 form here](#)

#### S Corp Election Guide

- [Instructions for form 2553 \(Election by a Small Business Corporation\)](#)
- [Form 2553 from irs.gov](#)
- [Additional resources on irs.gov regarding s-corp](#)

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# INCORPORATING (STATE)

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## Registration guide

IN THIS SECTION WE'VE COMPILED ALL INCORPORATION FORMS AND THEIR FEE'S FOR ALL 50 STATES.

**\*STATES ARE LISTED IN ALPHABETICAL ORDER**

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**ALABAMA BUSINESS SERVICES: (334) 242-7200**  
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- ➔ [Search for name availability: FREE](#)
- ➔ [Form a corporation: \\$100](#)
- ➔ [Form a LLC: \\$100](#)
- ➔ [Other Forms: List](#)
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**ALASKA BUSINESS SERVICES: (907) 269-8160**  
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- ➔ [Form a LLC: \\$250](#)
- ➔ [Other Forms: List](#)
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**ARIZONA BUSINESS SERVICES: (602) 542-6187**  
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**ARKANSAS BUSINESS SERVICES: (501) 682-1010**  
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**CALIFORNIA BUSINESS SERVICES: (916) 653-6814**  
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Colorado

**COLORADO BUSINESS SERVICES: (303) 894-2200**  
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**CONNECTICUT BUSINESS SERVICES: (860) 509-6003**  
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**DELAWARE BUSINESS SERVICES: (302) 739-3073**  
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- ➔ [Form a LLC: \\$90](#)
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**FLORIDA BUSINESS SERVICES: (850) 245-6000**  
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- ➔ [Form a LLC: \\$125](#)
- ➔ [Other Forms: List](#)
- ➔ [State Fee Schedule: List](#)

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**GEORGIA BUSINESS SERVICES: (404) 656-2817**  
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- ➔ [Form a LLC: \\$100](#)
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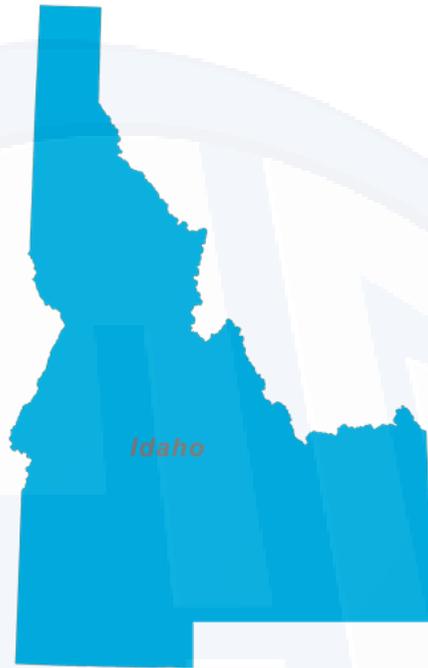
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**HAWAII BUSINESS SERVICES: (808) 586-2727**  
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**IDAHO BUSINESS SERVICES: (208) 334-2301**  
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**ILLINOIS BUSINESS SERVICES: (800) 252-8980**  
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- ➔ [Form a LLC: \\$150](#)
- ➔ [Other Forms: List](#)
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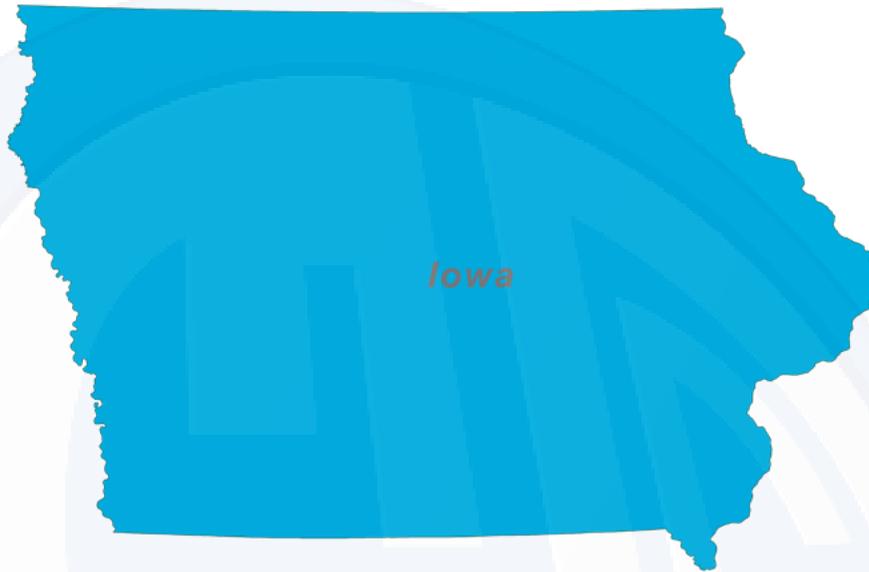
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**INDIANA BUSINESS SERVICES: (800) 457-8283**  
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- ➔ [Form a LLC: \\$100](#)
- ➔ [Other Forms: List](#)
- ➔ [State Fee Schedule: List](#)

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**IOWA BUSINESS SERVICES: (888) 767-8683**  
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- ➔ [Other Forms: List](#)
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**KANSAS BUSINESS SERVICES: (877) 521-8600**  
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- ➔ [Form a corporation: \\$90](#)
- ➔ [Form a LLC: \\$165](#)
- ➔ [Other Forms: List](#)
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**KENTUCKY BUSINESS SERVICES: (502) 564-3490**  
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- ➔ [Form a LLC: \\$40](#)
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## LOUISIANA BUSINESS SERVICES: (225) 925-4704

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- ➔ [Other Forms: List](#)
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**MAINE BUSINESS SERVICES: (207) 626-8400**  
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- ➔ [Form a LLC: \\$175](#)
- ➔ [Other Forms: List](#)
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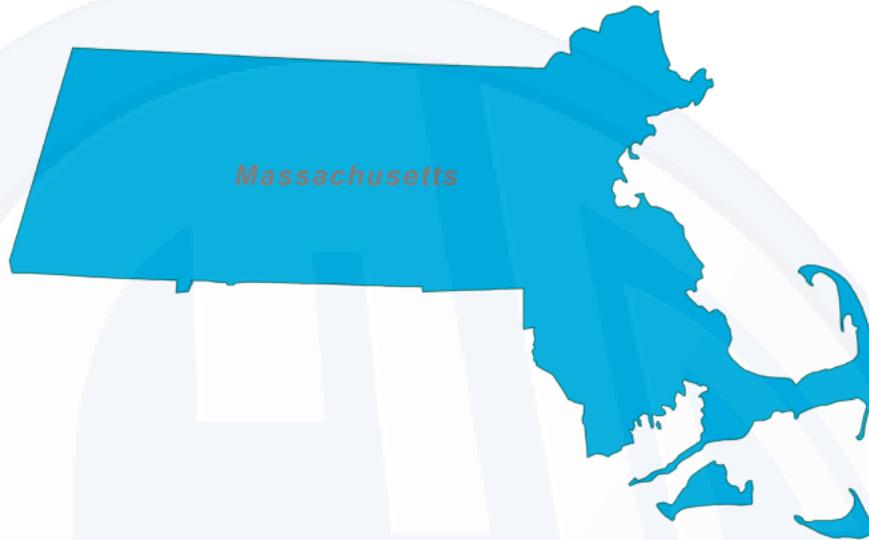
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**MARYLAND BUSINESS SERVICES: (410) 767-1184**  
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- ➔ [Form a corporation: \\$120](#)
- ➔ [Form a LLC: \\$100](#)
- ➔ [Other Forms: List](#)
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**MASSACHUSETTS BUSINESS SERVICES: (617) 727-9640**  
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- ➔ [Form a corporation: \\$275](#)
- ➔ [Form a LLC: \\$500](#)
- ➔ [Other Forms: List](#)
- ➔ [State Fee Schedule: List](#)

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**MICHIGAN BUSINESS SERVICES: (517) 241-9223**  
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- ➔ [Other Forms: List](#)
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**MINNESOTA BUSINESS SERVICES: (877) 551-6767**  
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- ➔ [Form a LLC: \\$135](#)
- ➔ [Other Forms: List](#)
- ➔ [State Fee Schedule: List](#)

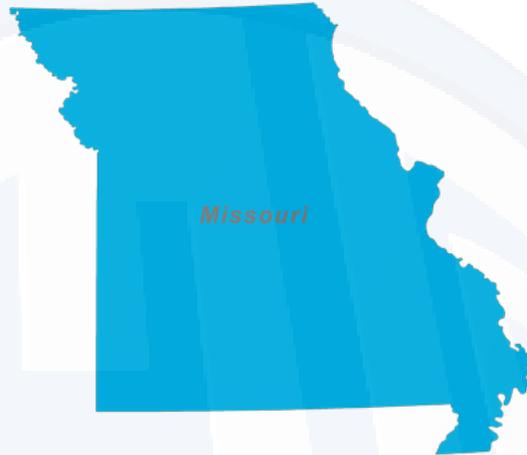
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**MISSISSIPPI BUSINESS SERVICES: (601) 359-1633**  
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- ➔ [Form a LLC: \\$50](#)
- ➔ [Other Forms: List](#)
- ➔ [State Fee Schedule: List](#)

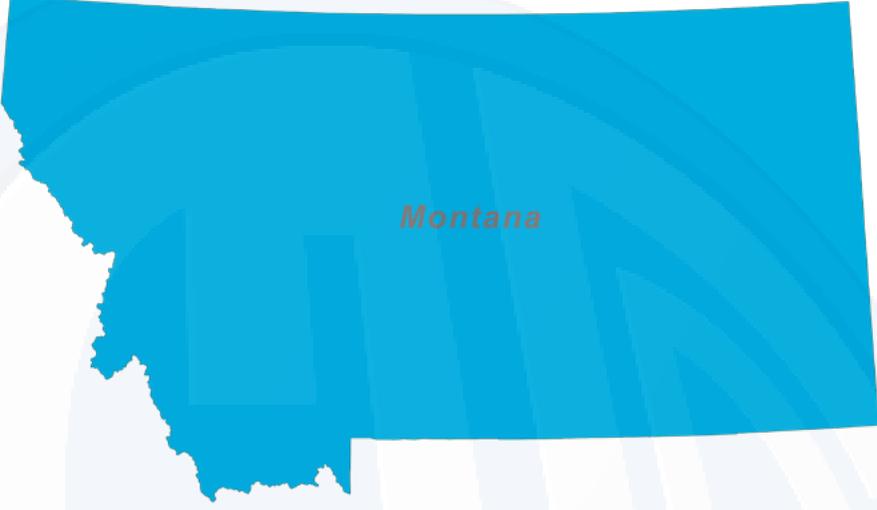
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**MISSOURI BUSINESS SERVICES: (573) 751-4153**  
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- ➔ [Form a LLC: \\$105](#)
- ➔ [Other Forms: List](#)
- ➔ [State Fee Schedule: List](#)

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Montana

**MONTANA BUSINESS SERVICES: (406) 444-3665**  
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- ➔ [Form a LLC: \\$70](#)
- ➔ [Other Forms: List](#)
- ➔ [State Fee Schedule: List](#)

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Nebraska

**NEBRASKA BUSINESS SERVICES: (402) 471-4079**  
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- ➔ [Form a LLC: \\$100](#)
- ➔ [Other Forms: List](#)
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Nevada

**NEVADA BUSINESS SERVICES: (775) 684-5708**  
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- ➔ [Form a LLC: \\$75](#)
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**NEW HAMPSHIRE BUSINESS SERVICES: (603) 271-3246**  
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- ➔ [Form a LLC: \\$100](#)
- ➔ [Other Forms: List](#)
- ➔ [State Fee Schedule: List](#)

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**NEW JERSEY BUSINESS SERVICES: (609) 292-9292**  
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- ➔ [Form a LLC: \\$125](#)
- ➔ [Other Forms: List](#)
- ➔ [State Fee Schedule: List](#)

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[www.applymidwest.com](http://www.applymidwest.com)

New Mexico

**NEW MEXICO BUSINESS SERVICES: (800) 477-3632**  
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- ➔ [Form a LLC: \\$50](#)
- ➔ [Other Forms: List](#)
- ➔ [State Fee Schedule: List](#)

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**NEW YORK BUSINESS SERVICES: (518) 473-2492**  
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- ➔ [Other Forms: List](#)
- ➔ [State Fee Schedule: List](#)

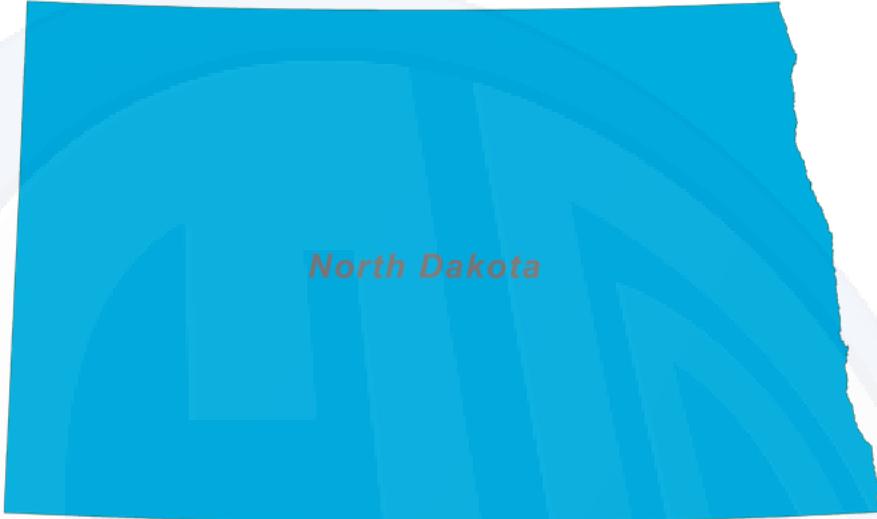
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**NORTH CAROLINA BUSINESS SERVICES: (919) 814-5400**  
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- ➔ [Form a LLC: \\$125](#)
- ➔ [Other Forms: List](#)
- ➔ [State Fee Schedule: List](#)

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*North Dakota*

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- ➔ [Form a LLC: \\$135](#)
- ➔ [Other Forms: List](#)
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**OHIO BUSINESS SERVICES: (614) 466-2655**  
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- ➔ [Form a corporation: \\$50](#)
- ➔ [Form a LLC: \\$100](#)
- ➔ [Other Forms: List](#)
- ➔ [State Fee Schedule: List](#)

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**OREGON BUSINESS SERVICES: (503) 986-2200**  
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**PENNSYLVANIA BUSINESS SERVICES: (717) 787-1057**  
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- ➔ [Form a LLC: \\$125](#)
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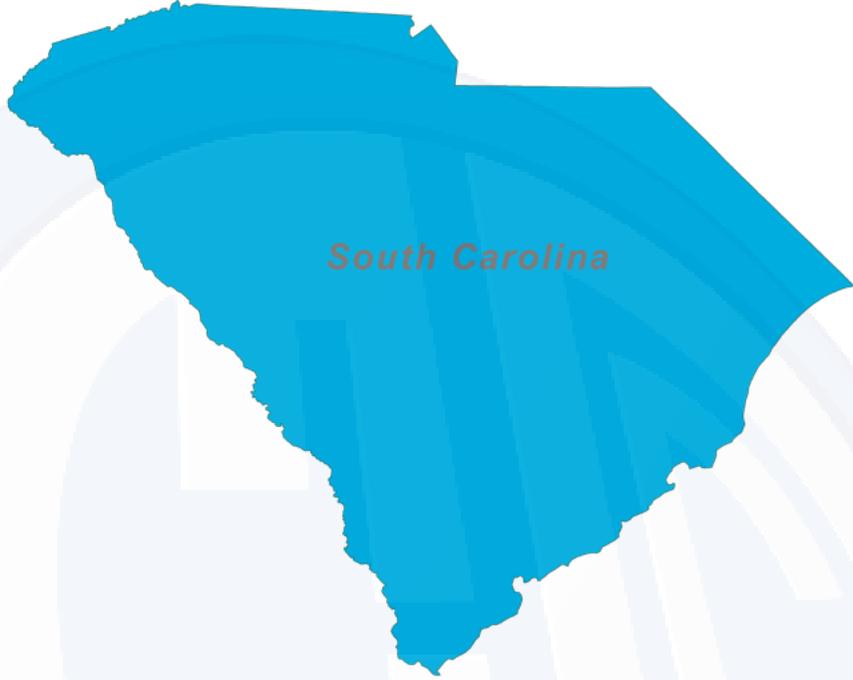
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**RHODE ISLAND BUSINESS SERVICES: (401) 222-3040**  
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- ➔ [Form a LLC: \\$150](#)
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South Carolina

**SOUTHCAROLINA BUSINESS SERVICES: (803) 734-2158**  
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- ➔ [Form a LLC: \\$110](#)
- ➔ [Other Forms: List](#)
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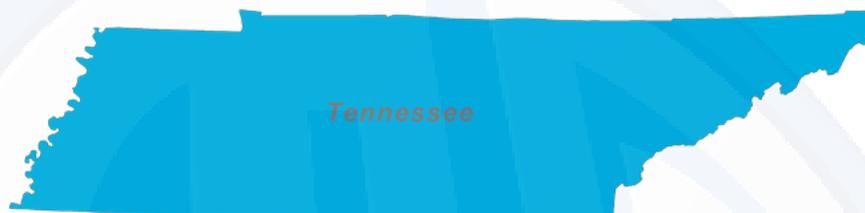
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**SOUTH DAKOTA BUSINESS SERVICES: (605) 773-4845**  
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- ➔ [Form a LLC: \\$165](#)
- ➔ [Other Forms: List](#)
- ➔ [State Fee Schedule: List](#)

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**TENNESSEE BUSINESS SERVICES: (615) 741-2286**  
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- ➔ [Form a corporation: \\$100](#)
- ➔ [Form a LLC: \\$300](#)
- ➔ [Other Forms: List](#)
- ➔ [State Fee Schedule: List](#)

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**TEXAS BUSINESS SERVICES: (512) 463-5555**  
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- ➔ [Search for name availability: \\$1](#)
- ➔ [Form a corporation: \\$300](#)
- ➔ [Form a LLC: \\$300](#)
- ➔ [Other Forms: List](#)
- ➔ [State Fee Schedule: List](#)

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**UTAH BUSINESS SERVICES: (877) 526-3994**  
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- ➔ [Form a LLC: \\$70](#)
- ➔ [Other Forms: List](#)
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**VERMONT BUSINESS SERVICES: (802) 828-2386**  
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- ➔ [Form a LLC: \\$70](#)
- ➔ [Other Forms: List](#)
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**VIRGINIA BUSINESS SERVICES: (866) 722-2551**  
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- ➔ [Form a LLC: \\$100](#)
- ➔ [Other Forms: List](#)
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**WASHINGTON BUSINESS SERVICES: (360) 725-0377**  
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- ➔ [Form a LLC: \\$180](#)
- ➔ [Other Forms: List](#)
- ➔ [State Fee Schedule: List](#)

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**WEST VIRGINIA BUSINESS SERVICES: (304) 558-8683**  
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**WISCONSIN BUSINESS SERVICES: (608) 261-7577**  
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- ➔ [Form a LLC: \\$170](#)
- ➔ [Other Forms: List](#)
- ➔ [State Fee Schedule: List](#)

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Wyoming

**WISCONSIN BUSINESS SERVICES: (608) 261-7577**  
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- ➔ [Form a corporation: \\$100](#)
- ➔ [Form a LLC: \\$100](#)
- ➔ [Other Forms: List](#)
- ➔ [State Fee Schedule: List](#)

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# PART 6:

## REFERENCE GUIDE & TOOL KIT LINKBUILDING & SEO



# LINK BUILDING AND SEO

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LISTING YOUR BUSINESS ON PUBLIC WEBSITES IS IMPORTANT

- It will help your business get approved for funding via lines of credit/loans.
- Customers find you online easier, resulting in higher traffic to your website.
- Higher traffic to your website will ultimately lead to more sales.
- Your website will *organically* rank higher on all major search engines.

**ON THE FOLLOWING PAGE WE'VE LISTED NEARLY 100 SITES YOU CAN RECEIVE THESE BENEFITS FROM**

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MIDWEST CORPORATE CREDIT INCORPORATION GUIDE

<a href="http://www.2findlocal.com">www.2findlocal.com</a>	<a href="http://www.facebook.com">www.facebook.com</a>	<a href="http://www.mysheriff.net">www.mysheriff.net</a>
<a href="http://www.agreatertown.com">www.agreatertown.com</a>	<a href="http://www.find-us-here.com">www.find-us-here.com</a>	<a href="http://www.nlexport.com">www.nlexport.com</a>
<a href="http://www.akama.com">www.akama.com</a>	<a href="http://www.finduslocal.com">www.finduslocal.com</a>	<a href="http://www.nextbizdoor.com">www.nextbizdoor.com</a>
<a href="http://www.americantowns.com">www.americantowns.com</a>	<a href="http://www.forlocations.com">www.forlocations.com</a>	<a href="http://www.opendi.us">www.opendi.us</a>
<a href="http://www.bing.com">www.bing.com</a>	<a href="http://www.fyple.com">www.fyple.com</a>	<a href="http://www.pages24.com">www.pages24.com</a>
<a href="http://www.bizcommunity.com">www.bizcommunity.com</a>	<a href="http://www.getfave.com">www.getfave.com</a>	<a href="http://www.placelookup.net">www.placelookup.net</a>
<a href="http://www.bizfinding.com">www.bizfinding.com</a>	<a href="http://www.gomylocal.com">www.gomylocal.com</a>	<a href="http://www.quora.com">www.quora.com</a>
<a href="http://www.bizhwy.com">www.bizhwy.com</a>	<a href="http://www.google.com">www.google.com</a>	<a href="http://www.salespider.com">www.salespider.com</a>
<a href="http://www.biznet-us.com">www.biznet-us.com</a>	<a href="http://www.hometownandcity.com">www.hometownandcity.com</a>	<a href="http://www.shoplocally.com">www.shoplocally.com</a>
<a href="http://www.bizvotes.com">www.bizvotes.com</a>	<a href="http://www.hotfrog.com">www.hotfrog.com</a>	<a href="http://www.shopping-time.com">www.shopping-time.com</a>
<a href="http://www.brownbook.net">www.brownbook.net</a>	<a href="http://www.insiderpages.com">www.insiderpages.com</a>	<a href="http://www.showmelocal.com">www.showmelocal.com</a>
<a href="http://www.bzlistings.com">www.bzlistings.com</a>	<a href="http://www.kudzu.com">www.kudzu.com</a>	<a href="http://www.slideshare.net">www.slideshare.net</a>
<a href="http://www.callupcontact.com">www.callupcontact.com</a>	<a href="http://www.lacartes.com">www.lacartes.com</a>	<a href="http://www.smartguy.com">www.smartguy.com</a>
<a href="http://www.cataloxy.us">www.cataloxy.us</a>	<a href="http://www.linkedin.com">www.linkedin.com</a>	<a href="http://www.spoke.com">www.spoke.com</a>
<a href="http://www.chamberofcommerce.com">www.chamberofcommerce.com</a>	<a href="http://www.local.com">www.local.com</a>	<a href="http://www.superpages.com">www.superpages.com</a>
<a href="http://www.city-data.com">www.city-data.com</a>	<a href="http://www.localnoggins.com">www.localnoggins.com</a>	<a href="http://www.townplanner.com">www.townplanner.com</a>
<a href="http://www.citybase.com">www.citybase.com</a>	<a href="http://www.localpages.com">www.localpages.com</a>	<a href="http://www.trivok.com">www.trivok.com</a>
<a href="http://www.cityfos.com">www.cityfos.com</a>	<a href="http://www.localstore.net">www.localstore.net</a>	<a href="http://www.tuugo.us">www.tuugo.us</a>
<a href="http://www.com">www.com</a>	<a href="http://www.magicyellow.com">www.magicyellow.com</a>	<a href="http://www.wherezit.com">www.wherezit.com</a>
<a href="http://www.com">www.com</a>	<a href="http://www.makeitlocal.com">www.makeitlocal.com</a>	<a href="http://www.wikiocity.com">www.wikiocity.com</a>
<a href="http://www.cylex-usa.com">www.cylex-usa.com</a>	<a href="http://www.manta.com">www.manta.com</a>	<a href="http://www.yellowbot.com">www.yellowbot.com</a>
<a href="http://www.directorycentral.com">www.directorycentral.com</a>	<a href="http://www.merchantcircle.com">www.merchantcircle.com</a>	<a href="http://www.yellowpagecity.com">www.yellowpagecity.com</a>
<a href="http://www.elocal.com">www.elocal.com</a>	<a href="http://www.mycityfaces.com">www.mycityfaces.com</a>	<a href="http://www.yellowpages.com">www.yellowpages.com</a>
<a href="http://www.expressbusinessdirectory.com">www.expressbusinessdirectory.com</a>	<a href="http://www.myezbx.com">www.myezbx.com</a>	<a href="http://www.yelp.com">www.yelp.com</a>