Startup Funding Prep Checklist

A practical list for new and pre-revenue business owners. Use it before you apply with Natural Lending Co. Applying is free. There is no hard credit pull to start. This tool is for illustration only, based on numbers you enter. It does not qualify you or predict what you may be approved for. Only our underwriting of your credit report does that. This checklist is a planning tool. It is not an offer, a rate, or a promise of approval.

Form the business

- ■ Form your entity (LLC or another structure that fits) and keep the formation documents.
- ■ Get an EIN from the IRS and save the confirmation letter.
- ■ Register for any state and city licenses you need. Requirements vary by location, so check with your Secretary of State and the city or county where you operate.

Banking

- ■ Open a business bank account in the business name.
- ■ Run business income and expenses through that account, even if activity is light at first.
- ■ If the account is already open, gather recent statements. Even one or two months helps later conversations.

Credit

- ■ Pull your own credit report (a soft look at your own credit). You can start through Natural Lending Co's IdentityIQ link on naturallendingco.com/startup-funding. Affiliate link. We may earn a commission if you sign up.
- ■ List any open credit cards or loans already in the business name or EIN.
- ■ List cards you already hold in your own name, so a plan can skip those.
- ■ If credit needs work, say so. If you don't qualify, we lead you to credit support to get your credit fundable.

Your plan and use of funds

- ■ Write a one to two page plan: what you sell, who your customers are, what the money is for, and how it will be repaid.
- ■ Sketch a simple cash flow for the first 6 to 12 months. The free 13-week cash flow sheet on the Natural Lending Co site is a good start.
- ■ If the money is for equipment or a vehicle, gather quotes or invoices from the seller.
- ■ Write a short summary of your industry experience, including work as an employee.

- ■ If you might use home equity, note that it puts your home on the line and plan to talk it through with your family and a tax professional.

Documents to have ready

- ■ Government-issued ID for each owner.
- ■ Formation documents: articles of organization and operating agreement, if you have an LLC.
- ■ EIN confirmation letter.
- ■ Business licenses, if you have them.
- ■ Your own credit report, and business bank statements if the account is open.

What happens after you apply

Applying is free. You share your credit report, and we underwrite it. If you qualify, you get a realistic range of expected funding and a true assessment of your credit report, and only then may you choose one of the three tiers of our in-house startup credit card program. On the done-for-you tiers, we apply until the funding goal is reached or 10 applications are made. If you choose Guided Blueprint, you apply from the plan yourself. If you don't qualify, we lead you to credit support to get your credit fundable (naturallendingco.com/credit).

Posted prices are the same for everyone. Any up-front fee is paid only after a qualified client chooses.

Posted prices for in-house card stacking help (the same for everyone)

Guided Blueprint: Available after you qualify. $2,500 up front. We build a plan of action for 0% intro APR cards. You apply. There is no success fee, and you keep 100% of the approved credit. Full refund if you cancel within 5 days of payment or before the action plan is delivered, whichever comes first. No refund after delivery.

Done for you, 6% (we apply for you): Available after you qualify. $1,000 up front plus 6% of the approved credit limits on cards we apply for, invoiced after approved cards arrive. We apply until the funding goal is reached or 10 applications are made. The $1,000 is fully refunded if you cancel before any application, or if every application is declined. It is earned once applications go in.

Done for you, 9% (we apply for you): Available after you qualify. $0 up front plus 9% of the approved credit limits on cards we apply for, invoiced after approved cards arrive. We apply until the funding goal is reached or 10 applications are made. There is no up-front fee to refund. The success fee is owed on each applied-for card that receives an approved credit line, even if that card is later canceled.

Natural Lending Co only applies for cards that offer a 0% introductory APR. Each issuer sets the intro length, the limit, and the rate after the intro period. Those terms are never promised in advance.

Other startup paths we can help you compare

Equipment financing, a business-use HELOC, and SBA microloans through nonprofit lenders may also be options, depending on the file. We walk you through the options. Funding partners and card issuers make every credit decision.

Questions? Call or text (702) 625-2891, Monday to Friday 8 AM to 5 PM PT and Saturday to Sunday 9 AM to 5 PM PT, or start at naturallendingco.com/apply. Natural Lending Company LLC, 6860 S. Bermuda Rd, Ste 200, Las Vegas, NV 89119. Nothing in this

checklist is a promise of approval, terms, or timing.