
EXPECTATIONS OF BUYING AN AGED CORPORATION

Setting the Right Expectations with a Credit-Ready Aged Corporation

At Private Loan Academy, we are committed to delivering an exceptional client experience based on honesty, transparency, and professionalism. We strive to provide the best possible service and support throughout your journey with us, and we want you to have a full understanding of the Credit-Ready Aged Corporation you are purchasing and the process of securing funding.

Our Commitment to Honesty and Professionalism

Every member of our team, from our sales representatives to our support team members, is trained to handle all interactions with 100% honesty and professionalism. We want you to feel confident that everything we do is aimed at serving you with integrity.

If you ever encounter an issue or feel that something hasn't been handled properly, please rest assured that it is not intentional. We encourage you to reach out to us at info@privateloanacademy.com.

The Full Service You Receive with a Credit-Ready Aged Corporation

When you purchase a Credit-Ready Aged Corporation from Private Loan Academy, you're not just acquiring a business entity; you're getting a full-service package designed to help you succeed.

This includes:

- Aged Corporation with Time in Business. You gain the credibility that comes with an established business, instantly positioning you to meet lender requirements for time in business.
- Credit-Ready Features. We handle the complex process of setting up Credit-Ready Features, such as your EIN Number, DUNS Number, 411 Listing, 1st Annual Report, and many other credibility boosters, so you don't have to.
- Corporate Credit Building and Funding Assistance via Private Loan Academy.

The team at Private Loan Academy will guide you through the process of getting your 80 Paydex and applying for unsecured business credit cards and lines of credit, ensuring you're in the best position to secure the funding your business needs. Just remember this program, unless negotiated otherwise, has an additional cost of \$3,499 plus 10% of Funding achieved.

Personal Guarantees and Unsecured Business Funding

It's essential to understand that all unsecured business funding we help you apply for requires a personal guarantee. Here are the facts:

No Unsecured Business Funding Without a Personal Guarantee in the First Six Months

If you've been told that you can obtain unsecured business funding without a personal guarantee within six months, that's not possible with us or any other legitimate company.

Anyone telling you otherwise is likely scamming you because it is illegal to guarantee you any particular funding result unless they are the actual lender lending you their own funds. Achieving unsecured business funding without a personal guarantee requires long-term business credit building, which includes setting up multiple vendor accounts, making timely payments, and building a strong credit profile. If your personal credit doesn't meet the requirements, we strongly recommend finding a credit partner through Private Loan Academy to help maximize your funding opportunities.

An Aged Corporation Is a Long-Term Business Tool

A Credit-Ready Aged Corporation is not a one-time transaction where you apply for funding and move on. It's a long-term business vehicle designed to help you run your real business and grow in value over time.

Long-Term Value

As you build a financial track record (for example, bank statements, tax returns), the aged corporation becomes more valuable, allowing you to access larger amounts of funding with more favorable terms.

Maximizing the Corporation

Start using the aged corporation for your real business operations. As you build your business within it, you'll increase its credibility with lenders, unlocking better rates and higher limits as time goes by.

Why We Are the Best Provider

Private Loan Academy is the largest provider of Credit-Ready Aged Corporations in the United States. When you look at our inventory, you are looking at a very small piece of our inventory. We don't just sell aged corporations—we offer a full service that includes credit-ready features, corporate credit building, and expert assistance with the funding process. When you purchase from us, you're not just getting a piece of paper—you're getting a

complete package that will position your business to secure funding. No other provider offers the same level of service and expertise.

If anyone promises you something better, they are likely misleading you. Don't waste your time or money on unrealistic promises from companies that don't deliver. We have the largest inventory in the United States, backed by years of experience and success stories from our clients.

Foreign Entity Registration: Recommended but Optional

We highly recommend completing Foreign Entity Registration in your home state as part of your aged corporation setup. However, this step is optional and can be completed at any time during the setup process or throughout the 80 Paydex and Funding Process.

To avoid unnecessary delays—whether from government offices, the Secretary of State, or even due to clients being busy with other matters—we start by handling everything using a virtual office address in the state of incorporation as the default option. This ensures that the process moves forward smoothly and without delay, allowing you to reach the funding stage faster.

Virtual Office Options

While a virtual office is the default option, you have the flexibility to choose the best option for your situation. Please select one of the following:

Virtual Office

Most clients opt for a virtual office, which typically costs between \$30 and \$100 per month, depending on the state and the service provider. This option allows us to start the process quickly, ensuring that there are no unnecessary delays. You will be shown the available virtual office options when you submit the setup interview, which is the next step after this document package.

Use Your Own Address in the State of Incorporation

If you already have access to an address in the state of incorporation, you can use that instead of a virtual office.

Foreign Entity Registration

You may choose to go through the Foreign Entity Registration process in your home state. Please note that this option can cause delays either from your side or the Secretary of State's side. If you select this option, you acknowledge and accept the potential for delays.

Foreign Entity Registration requires a \$250 service fee, plus any applicable government fees.

Decision Point

Virtual Office Options

Option 1. Virtual Office

Option 2. Use Your Own Address in the State of Incorporation

Option 3. Foreign Entity Registration

Required Document Signatures

As part of this document package, you have reviewed and electronically signed the agreement herein, which includes the following documents:

Credit Card Authorization or Wire Transfer Notification: Authorization to charge your Credit Card or notification of your incoming Wire Transfer, Zelle, Venmo, or other payment method.

FTC Disclosures: Clarifies key points and limitations to ensure you have a clear understanding of what to expect. This step helps set proper expectations and ensures compliance with consumer protection laws.

Success Fee Terms: Explains when and how Success Fees must be paid on Funding achieved.

Dispute Resolution Process: Explains how any disputes will be handled quickly and efficiently to maximize your satisfaction.

Refund Policy, Privacy Policy, and Terms of Use Acceptance: Here you have read and accepted our Refund Policy, Privacy Policy, and Terms of Use, to ensure the contractual terms between you and Private Loan Academy are totally clear.

Next Steps: The Setup Interview

Having read and signed the agreement herein, the next step will be to complete the setup interview. You will receive a link to the setup interview via email. This short online form will gather the necessary information to set up your aged corporation. In the setup interview, you will be asked to provide:

1. Who will be the president of the corporation
2. Ownership percentages for each owner

3. The names of all owners and officers
4. Optional credit-ready features you may wish to select (if any)
5. Any other details we need to deliver the free credit-ready features that come with your aged corporation

We will ensure that all credit-related features are delivered as quickly as possible after you complete the setup interview.

In Summary: Setting the Right Expectations

By choosing a Credit-Ready Aged Corporation from Private Loan Academy, you are securing a valuable business tool that helps you succeed in obtaining funding.

Please keep these points in mind:

Unsecured business funding requires a personal guarantee, especially in the early stages. Be wary of anyone telling you otherwise.

An aged corporation is not a one-time transaction; it's a long-term asset that grows in value as you use it properly.

We are committed to your satisfaction and are always here to help resolve any concerns you may have. Our team is ready and eager to assist you—don't hesitate to reach out if needed.

With the largest inventory of credit-ready aged corporations and a team of experts dedicated to helping you build business credit and secure unsecured business funding, Private Loan Academy is the best option for purchasing a Credit-Ready Aged Corporation.

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