

"We didn't start with deep pockets. We started with a deep purpose."

—Shondy Monroe

When I first entered real estate full-time in 2018, I didn't have all the answers. However, I had a vision, a fire in my belly, and a strong desire to create freedom—not just for myself but also for my family, my community, and anyone watching me walk this path.

But like many of you reading this, I faced a common hurdle: **How do you fund a real estate deal without maxing out your personal credit cards or begging a bank to believe in your dream?**

The answer? **Business credit.**

Once I learned how to use it strategically, it became a game-changer. What started as one fix-and-flip project turned into a growing portfolio across **South Carolina and Georgia**, including **new construction and full-scale rehabs**—all built on the foundation of smart funding.

This book is for the beginner, the underdog, the investor with a dream but no roadmap. If you've ever said:

- "I don't have the money to invest."
- "I've never done this before."
- "I'm scared of messing up."

...then you're exactly who I wrote this for.

Why Business Credit Matters in Real Estate

Here's the truth most gurus don't tell you: Real estate investing is **not** just about finding a good deal. It's about **funding the deal well**. And here's what strong business credit can do:

- **Separate your finances from your business risk**
- **Qualify you for \$50K, \$100K, or even \$250K lines of credit**
- **Help you fund flips, renovations, and down payments**
- **Position yourself as a professional in the eyes of lenders and vendors**

And you don't need to have "made it" to begin. In fact, most of the successful investors I know started with a single LLC, a **state filing fee (mine was \$150, but some start as low as \$50 depending on your state)**, and a solid plan to build credit the right way.

Let's Talk About The First 3 Steps to Build Business Credit (That Most People Overlook)

Let me drop some value right here. If you're serious about building business credit, here are **3 foundational steps** that most beginners miss—but they're essential:

1. **Establish Your Business Entity Properly**

Create an LLC or corporation with a unique name, business phone number, and a real address (not a P.O. box). Make sure it's listed with the Secretary of State and IRS with an EIN.

2. **Open a Business Bank Account**

You need a separate bank account to manage all business income and expenses. This builds a financial history that lenders look for.

3. **Get Your Business Listed**

Register your business with directories like Dun & Bradstreet, 411, and the Small Business Financial Exchange (SBFE). This is how you get seen and scored.

Without these steps, it doesn't matter how passionate you are—you'll **struggle to get approved for anything meaningful**.

How It Worked for Me

In our early days, my husband Jayvelle and I were juggling bills, raising kids, and trying to figure out how to scale a business that made sense. I remember praying for direction and waking up with a simple but powerful truth:

"You can't build a million-dollar business on thousand-dollar thinking."

We invested in learning how to access **business funding**, not just business hustle. Over time, we were approved for over six figures in credit lines and loans—all in the name of our company, **not tied to our personal credit**.

With those funds, we flipped houses, financed materials, paid contractors, and took on more risk with less personal stress. Our story isn't unique—but the strategy most definitely is.

Let's Talk About What Lenders Look For

Here's something most people don't realize: **lenders want to lend**, but they need to trust that you're structured like a real business. That means having:

- A business phone number registered to your company
- A business email with a domain (like info@dream12properties.com)
- A strong online presence (even a simple website and LinkedIn profile help)
- Vendor accounts that report to the business credit bureaus (Uline, Quill, etc.)

When you check these boxes, you move from being "a person with a side hustle" to a **fundable business entity**.

Let's Talk About The Difference Between Personal and Business Credit

Understanding the differences between personal and business credit is crucial for managing finances effectively, especially when running a business like real estate investing. And let me tell you, I had to learn these differences the hard way.

When I first started, I was relying heavily on my personal credit—maxing out cards, dipping into savings, and praying it would all work out. But once I realized how much safer and smarter it was to separate my personal and business finances, I never looked back.

Let's break this down, and I'll share how each part applied to my journey:

1. Credit Identity

- *Personal Credit:* Linked to your Social Security Number (SSN), representing your individual financial history.
- *Business Credit:* Associated with your Employer Identification Number (EIN) or a Data Universal Numbering System (D-U-N-S) number, representing your business's financial behavior.

When I set up Dream 12 Properties, getting an EIN was my first big move toward establishing credibility.

2. Purpose and Usage

- *Personal Credit:* Tracks your ability to manage individual obligations like credit cards, auto loans, and mortgages.
- *Business Credit:* Evaluates your business's creditworthiness for securing loans, credit lines, and trade accounts specifically for business activities.

Using business credit to buy materials, pay vendors, and cover renovation costs gave me financial breathing room.

3. Impact on Personal Finances

- *Personal Credit:* This can be affected if business debts are tied to your personal name through personal guarantees.
- *Business Credit:* Keeps personal and business liabilities separate, protecting personal finances if structured properly.

Protecting my personal credit gave me peace of mind—especially as a mom and full-time entrepreneur.

4. Credit Reporting Agencies

- *Personal Credit:* Reported by agencies like Equifax, Experian, and TransUnion.
- *Business Credit:* Reported by agencies such as Dun & Bradstreet, Experian Business, and Equifax Business.

Once I got my D-U-N-S number, I could start building my PAYDEX score and qualify for vendor credit.

These four fundamentals alone helped me shift from financial stress to financial strategy—and they're just the beginning.

Want the full roadmap? Then, keep turning the page.

Because in the chapters ahead, I'm revealing the exact systems, tools, and resources that helped me unlock the business credit I needed to fund flips, manage growth, and build a real estate business that doesn't rely on my personal paycheck.

Your next funded deal could be one smart step away.

Understanding these differences allowed me to protect my household while growing a real estate company that funds itself. It gave me options. It gave me power. And it gave me peace.

But I didn't get there overnight—and I didn't do it alone. I had to seek out the right information, apply proven strategies, and most importantly, believe that what I was building could outlive fear, failure, or financial strain.

This book is your blueprint. The pages ahead are packed with insider tips, proven steps, and personal insights I wish I had when I started.

This isn't just a guide—it's your green light.

So, turn the page. Dive in. Let's build something powerful together.

Your next level is waiting—and it starts with knowledge that funds itself.