

# HOW TO BORROW UP TO \$10,000.00 IN 48 HOURS AND PAY ZERO INTEREST!

This method is another one we've never released to the public - until now! It's essentially a two step method commonly used (and guarded) by the rich and wealthy to borrow large sums of capital for short or long-term investments. The good news is now the average consumer can benefit from it despite their economic status!

## STEP 1 - BUILDING YOUR CREDIT SCORE TO 700 (OR ABOVE)

The first key to doing this is by building a solid payment history. This means you never, ever want to pay your credit card bills off in full every month! 99% of the time you should carry a balance on your accounts and maintain a **debt to credit ratio** of 10% to 30%. This means if your card has a limit of \$500, you'll always want to carry a balance of \$50 to \$150.

**Here are two reasons why:** Banks make money off interest. If you don't carry any balance, they don't collect any interest. Your debt to credit ratio would be zero. This means you AREN'T USING ENOUGH credit. Second, by carrying a balance you establish a "payment history" and paying on time every month shows you can manage your credit responsibly. Likewise, if your debt to credit ratio goes beyond 30%, this can show you may be using credit IRRESPONSIBLY!

Building a solid payment history and maintaining the right **debt to credit ratio** are two very important score building keys; another is your "high credit limit". Let's say you started with one \$500 credit card. And after a few months you also get approved for a \$1,000 credit card. You now have a total **high credit limit** of \$1,500. The higher that figure gets, your "high credit limit"... we believe the more *credit worthy* you appear and the scoring system reflects that.

Once you get your credit score built up to **approximately 700 (or above)**, and while still maintaining that 10% to 30% debt to credit ratio - it's now time for...

## STEP 2: THE "PRE-SCREEN PAYMENT METHOD"!

In this example, let's say you now have a total of 3 credit cards, each with limits of \$1,000, and you have one credit card with a limit of \$2,500. Even though you've been showing a payment history on all your accounts for 12 to 24 months, now it's time to switch things up...

Here's how: **Pay off all your lower limit accounts in full!** In the example we're using, that would be your 3 credit cards with a \$1,000 limit. Let's say you owed 10% on each account, so you'd pay \$100 on each card bringing their balance down to zero.

### **WHAT HAPPENS NOW AND HOW THIS REALLY WORKS!**

The paying off of those accounts will cause a dramatic shift in your credit report. In this scenario two things will happen within 30-45 days. 1) You will begin receiving attractive "balance transfer" offers from other companies, and 2) You will begin receiving balance transfer "checks" from the lower limit credit cards you paid off competing to get your business back! **It is not uncommon for these transfer and checks to be "pre-approved" (no credit check and no co-signer) and 100% interest free for 6 to 9 months!**

### **PAYMENT, PRE-SCREEN AND FLOAT!**

By simply floating these balance transfers from one to the other you can borrow money at 0% for as long as you want! 6 months... 6 years... or more! We have numerous clients who had absolutely no credit, after 18 months have built over \$18,000 in unsecured credit using this method. They routinely leverage their credit this way to invest in business opportunities, real estate and investments.