



# THE BOSSES' LAWYER

PROVIDING THE LEGAL SUPPORT BOSSES NEED TO GROW AND PROTECT THEIR BRANDS, BUSINESSES, AND WEALTH

## FOUNDATION TO FUNDING GUIDE

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

TABLE OF  
**C O N T E N T S**

1.Introduction	1
2.Too Legit to Quit	2
3.Get Visible!	6
4.Business Credit Bureaus	13
5.After Legitimacy	16
6.Vendor Credit Tier	18
7.Retail Credit Tier	20
8.Fleet Credit Tier	21
9.Cash Credit Tier	21
10.Consistency is Key	22



**Just like you rely on your personal credit, your business can rely on its credit to purchase supplies and services necessary for its growth and success.** Business credit is an important part of growing any small business because let's be real, in the beginning, funds are tight! You've got to be able to stretch what you have until you have more, which is where business credit comes into play. Business credit creates "leverage," which is just another word for "opportunity" if you ask me. Your business can leverage credit to expand, increase revenue, and create various other forms of growth.

One of the perks of business credit is that it is separate from your personal credit. (NOTE: Your personal credit is still important. Sometimes, lenders require a personal guarantee. In this case, your personal credit would be assessed. While the debt may not be reflected on your personal credit report, a personal guarantee would make you personally liable if your business failed to pay the debt). Lenders base credit decisions on the strength of the business's credit profile, as well as the information contained in your business's credit report.

If you've properly set up your business to run as a business, you should have no problem establishing a strong business credit profile, which is necessary to establish strong business credit.

# Too Legit to Quit

**When a lender, supplier, or other potential creditor is evaluating your business's creditworthiness, a major part of the process is legitimizing the business.**

There are numerous requirements that your business must meet in order to establish its legitimacy as far as lenders are concerned.

Follow the steps outlined below to start building your business' distinct credit profile.

## Step 1

Create an official legal entity, like an LLC or corporation. This is the very first step to establishing a separate legal and financial identity for your business.

Establishing the appropriate legal entity allows you to separate your business's liabilities from your personal assets. Without this critical step, your personal assets will be at risk if your business is ever sued.

It is also more difficult to secure business funding while operating as a sole proprietorship.

## Step 2

Obtain an EIN number. You should secure your EIN number after your legal entity is created. Be sure to use the legal name of your business, as your EIN letter will need to reflect an exact match.

Your business's EIN is essentially its social security number, so this is a very important step. You will need this number to begin applying for and tracking business credit.

## Step 3

Separate business and personal finances. The key benefit of establishing a legal entity is the personal asset protection it provides. This liability shield, when kept in tact, means that your business debts don't become your personal debts.

But there's a lot that small business owners have to do to maintain this protection. One of the most overlooked of these requirements is the prerequisite that small business owners keep their personal finances **TOTALLY** separate from the business's finances.

To do this, start by opening a business checking account. All payments made and received in your business' operations should be made to and from this account.

It's a good idea to consider opening at least one second bank account for saving towards expenses like taxes.



Utilizing your business bank account for all transactions will help you qualify for funding. Lenders love to review business bank accounts to see how likely your business is to be able to repay borrowed funds.

Avoid services like CashApp, Zelle, and even PayPal if they've not been configured to operate via your business bank account. Improperly utilizing these types of services prevents many businesses from being able to qualify for funding.

## Step 4

Open a starter business credit card account with the same bank you opened your business checking account. Since you've already established a relationship with this lender, it may be easier to secure business credit with this lender when you are starting out.

Use this relationship to build business credit. Do well with one lender and the lender offers more credit. Then other lenders begin to offer additional credit opportunities.

The goal is to keep building upon this until your business credit is strong enough to qualify for bigger and bigger lines of credit.

You should try your best not to utilize nearly the full amount of credit available to your business. As a rule of thumb, you should strive to keep credit utilization below 70%, which means you should have at least 30% of your total credit limit in available balances. The more available credit lenders see when they review your business' credit history, the better.

## Step 5

Pay on-time, frequently, and in-full. Making timely payments on your business' credit lines is the single-most impactful thing you can do to position your business to build upon its business credit worthiness.

What can you do to ensure your business is able to make payments on-time and in-full? Secure your cash flow.

How do you secure your business' cash flow? With contracts.

Contracts like service agreements, release agreements, and terms of use are all strong tools used to secure your business' right to get paid and its ability to keep the money it's already earned.

You'll need consistent cash flow to build a solid payment history, so revenue-protecting contracts are critical to your business' ability to build credit.

The faster you can pay down your balance the faster your business' creditworthiness will grow, so double up on payments when you can.

[Click here to learn more about contracts that help protect your business' cash flow.](#)

## Step 6

Make sure that all your business's accounts, corporate documents, licenses, bank statements, etc. all use your business's exact legal business name, which would include any DBA that is currently on file with your State.

For example, if SBY Business LLC operates under the DBA (doing business as) KrisKringles Donuts, the full legal name would be SBY Business LLC DBA KrisKringles Donuts. All documents and accounts related to the business should reflect the full name of the business: SBY Business LLC DBA KrisKringles Donuts.

## Step 7

Make sure all agencies, banks, trade credit vendors, lenders, suppliers, etc. have your business listed with the same (correct) Tax ID number.

## Step 8

Establish a physical address for your business. Keep in mind that some lenders even frown upon home-based businesses, so home addresses,

UPS store mailboxes, and p.o. boxes are less than optimal solutions. Consider a virtual office if a physical address or location is not an option right away. Either way, your business address must be a physical, deliverable address.

## Step 9

Obtain a business phone number. A toll-free number legitimizes your business in the eyes of lenders, but a local number is required to list in the 411 directory.

Consider securing both by acquiring a local virtual extension alongside a virtual toll-free 800 number. Companies like Vonage have budget-friendly options.

## Step 10

Have your business's phone number listed in the 411 directory, again under the exact same legal business name that you've used to create all other filings, accounts, etc. for your business. Vendors, lenders, and trade reference suppliers will verify that your business is listed with 411.

## Step 11

Create a company website. This one is a no-brainer for the most part. In our super techy, often oversaturated entrepreneurial world, lenders and customers alike have countless options as to where they'd like to invest their resources.

Your website is the opportunity to “soft” pitch your business to potential lenders. Having a well-built, functional website that incorporates your business's branding and core values adds to the legitimacy of the business. It lets lenders know that you take your business seriously, and that your clientele probably does too.

It takes resources to attain a quality website, so your website serves as proof that you have already invested in your business. You can't expect anyone to invest in you until you are able to show the extent to which you've invested in yourself.

## Step 12

Create a company email address. Try to avoid gmail accounts, yahoo accounts, and all other free accounts, because they don't add to the legitimacy of your business.

You can purchase an email address to go along with the domain name you purchase for your business's website.

For example, your email should look something like this: `mikejones@yourbusiness.com`; not this: `mikejones@gmail.com`.

## Step 13

Make sure all of your business's accounts, bills, licenses, registrations, certifications, and all state and local government agency records reflect the same (complete and accurate) business name and address. This includes IRS filings, bank accounts, creditor/supplier accounts, licenses, permits, etc.

## Step 14

Make sure all of the mailings for your business go to the actual mailing address on all of your accounts

## Step 15

Create a fax number for your business. Consider a virtual fax number for low-cost, low-maintenance option.

After completing these steps, you will have successfully laid the foundation to building a strong business credit profile. So what's next?! Glad you asked . . .

# Get Visible!

**One important factor in assessing the legitimacy of your business is its visibility.** By creating business accounts with the following entities, you can further legitimize your business and increase its chances of success in both lendability and profitability. You do not have to create accounts with every entity listed below. I've listed the most significant (most frequently checked by lenders) first.

## Step 16

**Create a Facebook for Business page for your business.** Make sure the business profile is complete and accurate. Keep your page active and up to date.

Make sure all of your websites, sales pages, etc. all contain a link to each of your social media accounts. Not sure how to get started? Well, here ya go!



## Facebook for Business

**Create a Facebook page for your business. Make sure the business profile is complete and accurate.**

1. Register for a Facebook Business Page using your personal Facebook account.
2. After logging into your personal account, on the right-hand side of the blue toolbar, you will find and click the “Create” button.
3. Select “Page” from the Menu.
4. Choose a Page Category. You will have the option to choose between two categories—a “Business or Brand” or “Community or Public Figure.” Most likely, you will want to choose Business or Brand.



5. Enter your business's information. Provide the business name and choose a business category that best describes what your business offers.

For example, a clothing brand could enter "clothing," after which a list of related options to choose from will populate.

6. Upload a profile picture for your business's page. Consider using your logo, but any photo that represents your business's branding will suffice. Make sure the image is high quality, clear and accurate.

7. Upload a cover photo, which will appear as the background image on your business's Facebook page.

Your cover photo should be at least 400 pixels wide by 150 pixels tall.







1. Invite your Facebook friends from your personal account to like your new page. Existing friends can really help to provide the foundation of “likes” your new business page needs to grow. The more likes your business page accumulates, the more legitimate your business appears to be, so the more, the merrier.
2. Provide additional business details by selecting “About” from the left-hand menu. Include as much relevant information as possible, such as contact information for your business, products and services, hours of operation, website, etc.
3. It’s common for a business’s Facebook page to rank higher in organic search than its website because of Facebook’s domain authority. For this reason, it’s even more important to provide complete and accurate business information, as it may be a potential lender (or customer’s) first point of reference for your business.
4. After you’ve added all relevant information to your business’s Facebook page, you should add a button to your page. This button will act as a call-to-action, and will appear in the top right-hand of your business page, below your cover photo. This call-to-action button is free to use, helps generate more leads, and therefore further legitimizes your business in the eyes of lenders. To add the button, click the blue “+ Add a Button” option on the left-hand side of your page, below your cover image.
  - a. You can choose from the following types of buttons: Book with You, Contact You, Learn More, Shop, or Download. Select the button type that best suits your business.

## Yahoo Small Business (www.yahoo.com)

**Yahoo Small Business offers a myriad of tools and resources for managing and marketing your small business, including website submission to the Yahoo search engine, Yahoo Directory and product promotion with Yahoo Shopping. By using these various marketing tools, a business can gain exposure, increase their search engine ranking, and likely increase earning potential, all of which increase lendability.**

1. Go to the Yahoo Small Business home page.
  2. On the top-right, click the sign in icon.
  3. Click the Create account link.
  4. On the Sign up page:
  5. Enter your First and Last name.
  6. Enter an email address that you currently have access to. Note: The email address will be your login ID.
  7. Re-enter the email address.
  8. Create a password. Note: The password must be at least 8 characters and include an uppercase, lowercase, number, and special character.
  9. Follow the reCaptcha steps.
  10. Mark the checkbox if you read and agreed to the Terms of Service.
  11. Click the Create Account button.
  12. Check the email and click the Activate my account button. Note: You can also click the link provided in the email.
  13. Sign in with your login ID (the email address you entered) and password.  
  
On the Welcome page, you will see your First and Last name and User ID (login ID). For the following fields and options:
  14. Enter an Alternate email address.
  15. Enter a Mobile phone number.
  16. Mark the checkbox if you agree that we may call or text you as described in the Terms of Service and Privacy Policy.
  17. Enter an Alternate phone number (not required).
  18. Select two Security Questions and Answers.
  19. Choose the option for the service: Business, Non-Profit, or Personal.
  20. Click Continue.
  21. From there, you will be taken to your My Services page. If you haven't signed up for any Yahoo Small Business services you will see no services.
- Note: You will be sent an email to the email address you entered. If you do not receive the email, click the resend email link on the next page.

## Step 18

### Create a Bing Places for Business account.

Follow these steps to set up your account:

## Bing Places for Business ([www.bingplaces.com](http://www.bingplaces.com))

1. Bing may already have a listing for your business. If so, you'll just need to claim the existing listing. If there is no existing listing, you should create one from scratch.
2. Next, you'll need to complete your business's profile by adding complete and accurate information about your business, services, hours of operation, and contact information.
3. You will need to verify your listing to protect it from unauthorized changes. Verification may take place via phone, email, or mail.
4. A QR code and mobile website will be created for you.

## Step 19

**Create a Yelp account for your business.** Yelp not only helps potential customers find your business, but it also allows past customers to review your business. Positive reviews play a major role in swaying potential customers to hire your business.

## Yelp ([www.yelp.com](http://www.yelp.com))

To create your business's account, follow these steps:

5. Search for your business to ensure it is not already listed.
6. If your business is not already listed, click "Add your business to Yelp".
7. Enter your business information in the required fields.
8. Click "Add Business".
9. You will need to confirm the email you provided to complete this process.

## Step 20

### Create a business listing in Yellow Pages

#### Yellow Pages ([www.yellowpages.com](http://www.yellowpages.com))

1. Go to [www.yellowpages.com](http://www.yellowpages.com).
2. Click on the yellow “Get Your Free Listing” button.
3. You will be redirected to a new page. Enter your business name and business phone number. Then, click on the yellow “Get My Free Listing” button.
4. From there, a new form will appear, prompting you to provide your first name, last name and business email. Click on “Claim now” after you’ve added this information.
5. You will need to complete the form to add your business to Yellow Pages. Be sure to complete the fields in the form with the exact information you want to display on Yellow Pages. (Remember ALL of your accounts should list identical information for your business)
6. Click “Continue”
7. Next, you will need to verify your claim. Login to Yellow Pages with your new login credentials.
8. After logging in, you’ll be prompted to verify the business phone number that you provided. Yellow Pages will call you on the business number to verify your claim to the listing.

## Step 21

### Create a business listing on Superpages.com.

Go to <http://my.dexmedia.com//sportal/quickbpflow.do> to claim your free listing.

You will be prompted to contact a representative via phone to create your business profile.



## Step 21

### Create a Merchant Circle account for your business. Merchant Circle ([www.merchantcircle.com](http://www.merchantcircle.com))

1. Click “Sign Up”
2. Select “I’m a Merchant” and provide all the required information in the blank fields.
3. Prepare a set of keywords to include with your listing.
4. Go into your listing’s control panel and add your business logo.
5. Select a member name that makes your URL unique and easier to find.
6. You may even add an owner image.
7. You will need to verify your listing through your email.





## Step 23

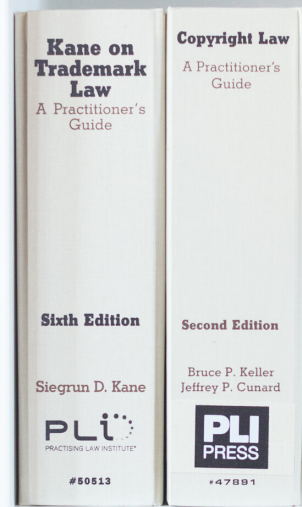
### Create a Local.com business account

Go to local.com and create an account. Make sure to add complete, accurate and consistent information about your business to increase the perception of its legitimacy.

## Step 24

### Create a Manta (www.manta.com) business account

Go to www.manta.com, scroll to the bottom of the page, and click “List Your Business for Free”. You will then be prompted to complete your business’s profile and create your account.



## Business Credit Bureaus

**The three (3) major business credit bureaus are companies that compile your business’s information from various sources like banks, finance companies, suppliers, and public records such as judgments, liens, and bankruptcies.**

The credit bureaus use this information, along with information about your business’s credit history to calculate your credit score. Lenders rely on both your business’s credit score and credit history to determine whether to lend to your business, how much, and at what cost.

The three (3) major business credit bureaus are: Dun & Bradstreet; Experian Business; Equifax Small Business.

A few notable facts to keep in mind about each of the bureaus: each has different reporting requirements.

Dun & Bradstreet is the leading business credit reporting agency, as over 280 million businesses worldwide depend on its business identification system for validation. Countless different lenders, vendors, and suppliers share and rely on Dun & Bradstreet's data to determine creditworthiness.

Once your business is registered with Dun & Bradstreet, your business is assigned a D-U-N-S Number, a unique nine (9) digit identification number for each physical location of your business. A DUNS number is the most widely used number for identifying companies in the United States.

The D-U-N-S Number stays with your business throughout its life, including name, address and corporate structure changes. A D-U-N-S number is required to do business with the U.S Federal Government.

Follow these steps to obtain your D-U-N-S number:

- 1 In the search box on the Dun & Bradstreet (D&B) website, enter your legal business name, city, and state, and click "search". This will confirm whether or not your business has already been issued a D-U-N-S number.
- 2 A list of possible matches will appear, but click the tab only if you believe there is a match to your business name. If you click the tab for a possible match, you will have to verify specific information about your business.
- 3 After verifying the information and receiving authorization, D&B will provide access to your business's file via iUpdate. You will then be able to review, update, add, and correct business information.
- 4 However, if your business does not show up in the search results, then it probably does not have a D-U-N-S number.
- 5 At this point, you will need to apply for your business's D-U-N-S number, which you can do at no charge.
- 6 Your business's D&B file is created once the D-U-N-S number is issued, which may take several weeks.



Now, having a D-U-N-S file is great, but it will be considered an incomplete file until there are trade references reporting.

The next step in building a solid business credit profile is to establish positive trade references that report to the major bureaus. In order to do that though, you'll have to make sure your business is perceived as "legitimate" in the eyes of the lenders. If you've followed steps 1-24 outlined in this e-book, your business should be well on it's way.



# AFTER LEGITIMACY

**Go to Dun & Bradstreet website to register for your free D-U-N-S number if you haven't already.** You must have a D-U-N-S number to get a Paydex score.

A Paydex score is a business credit score assigned by Dun & Bradstreet to a business. Similar to your personal credit score, the Paydex score correlates to the likelihood that a business will make timely payments to suppliers and vendors. Paydex scores range from 0-100. The higher the score, the greater the indication that your business is likely to pay lenders, vendors and suppliers on time or sooner than the agreed upon terms. A score of eighty (80) or higher indicates a low risk of late payment.

After receiving your D-U-N-S number, you'll want to check your business credit reports with all three bureaus. You want to see what's already being reported and ensure that information is accurate.

As a general rule, check your report often and address errors quickly. Pay attention to the details, not just the scores. Experian offers Smart Business Credit Reports starting at \$39.95.

These reports tell you which tradelines are reporting to Experian for your business. They also allow you to check your Experian Business Profile for accuracy and completeness. Fewer vendors and lenders report to Equifax, so it takes longer to establish your Equifax Small Business File.

Because more trade references report to Experian and Dun & Bradstreet, it's important to apply with the credit providers who report to Equifax when you have the opportunity. Dun & Bradstreet offers a Credit Monitor service that allows you to see what's being reported about your company in real time.

The service helps you understand how various decisions affect your company's creditworthiness as those decisions are being made.



As your business grows, it will become increasingly important to protect, and thus be aware of, your business's credit profile. If you find errors in your business's credit reports, you should go to the following websites to address such errors:

Dun & Bradstreet: <https://iupdate.dnb.com/iUpdate/viewiUpdateHome.htm>

Experian: <https://www.experian.com/small-business/business-credit-information.jsp>

Equifax: <https://www.equifax.com/business/small-business/>





# Vendor Credit Tier

**After you have taken steps to secure your D-U-N-S number and ensure the accuracy of your business credit reports, you are ready to start actively seeking credit.** Vendor credit tier accounts should be used to initially establish a profile and score. Your business can be approved for small credit cards very early on in its credit-building journey, to help build an initial credit profile.

To do this, you will want to apply for credit with starter vendors. Starter vendors will give your business initial credit even if it has no credit, no score, and no trade lines.

A vendor line of credit is when a vendor extends a line of credit to your business on net 15, 30, 60, or 90-day terms. This means that you can purchase their products/services up to a specific dollar amount with 15, 30, 60 or 90 days to pay the balance in full. In other words, if your business is approved for Net 60 financing, you have sixty (60) days to pay the bill in full.

Most stores will not approve a business owner for business credit unless the owner has an established profile and score, so your chances are better if your personal credit is good.

If you aren't in a position to leverage your personal credit to build your business credit, you should focus on vendor credit tier accounts first to establish a profile and score. Store credit can be obtained after vendor tier credit has been established.

It usually takes about 90 days to establish a score and profile with trade lines, so expect to spend at least that long establishing vendor tier credit before applying for store credit.

When you apply for vendor credit, always try to apply without using your personal social security number first. Vendors may request it and some will really squeeze to get it, but always submit your application without it first.

Most credit issuers will approve you without your social security number if your business's EIN credit is strong enough. If your EIN credit is not good enough just yet, they may then require your social security number.

Once your first Net 30 account reports your trade line to one (1) of the three (3) major bureaus (Experian, Equifax, D&B), their systems (the DUNS system, for example) will automatically activate your file if it isn't already active. It is common for vendors to require prepayment for several initial orders prior to approving Net 30 terms.

There are several vendors that are suggested to begin building your vendor tier credit. I've listed some below:

**1 Uline Shipping Supplies (uline.com).** Uline offers shipping, packing, and industrial supplies.

Your business must have a D-U-N-S number, two (2) references, and a bank reference. Uline reports to D&B. Uline also will not request your personal social security number or run a persona credit check.

**2 Grainger (grainger.com).** Grainger offers a wide array of products for businesses. They offer products such as office supplies, tools, plumbing and janitorial supplies. There are safety products, lightbulbs, and even batteries. It shouldn't be hard to find something your business needs. You can apply for a Grainger tradeline account online.

You'll likely be given the opportunity to request a \$1,000 line of credit. Grainger is considered one of the easiest vendor accounts to attain. Grainger reports to D&B.

**3 Quill (quill.com).** Quill offers office, packaging, and cleaning supplies. They offer products like ink, toner, coffee and snacks, amongst a host of others, so you should have no problem finding something your business needs.

If you do not have an established D&B score, you will have to place an initial order before applying for credit. In most cases, you will be put on a 90 day prepayment schedule. If you place orders for three (3) months consecutively, you will likely be approved for a Net 30 account. Quill reports to D&B and Experian.



**Gempler's (gemplers.com).** Gempler's offers work clothes, shoes, and supplies for safety, pest control, and lawn care and maintenance, as well as general office supplies. You will need to place an initial order over \$50 and select the "invoice me" option. If you are not approved, you will have to prepay for your order. You should continue to order and try to get approval under the "invoice me" option until you are approved for a Net 30 account. Gempler's reports to D&B.Experian.

One thing to remember is that you do not have to necessarily accumulate debt to build business credit with your Net 30 accounts. Most vendors will allow you to purchase items, pay them off in full by the due date, and avoid interest. This avenue will still build your business credit.

Even trade accounts that do not report may be helpful in establishing your business's credit profile. You should request trade references from vendors of non-reporting accounts.

It usually takes 90 days or less to establish a score and profile with these trade lines.

## Retail Credit Tier

**After your business has successfully established at least five (5) trade lines under the vendor credit tier, obtaining retail credit tier accounts is the next step. Most major retail stores offer business credit accounts,** so you should inquire specifically with each retailer. Because retail credit tier accounts have revolving terms, businesses are not required to pay the balance in full each month.

Building business credit in the retail credit tier requires more scrutiny of your business's credit and business profile than the vendor credit tier. This is where the perceived legitimacy of the business that we discussed earlier becomes really important. Most retailers require an established credit profile, good business credit score, and five (5) or more payment histories established and reflected in your business's credit profile to approve credit at this level.

Many of these retailers require a PAYDEX score of 78 or better. Different retailers will have varying requirements, such as: 411 directory listing; minimum amount of revenue; minimum amount of time in business; etc. so you will need to resort to trial and error as you build.



# Fleet Credit Tier

Once you've gotten at least eight (8) to ten (10) accounts reporting (between both the vendor and retail credit tier), you should start applying for fleet credit. Fleet tier credit relates to accounts specifically for fuel costs and vehicle maintenance and repair. The following are well-known fleet credit vendors:

1. Valvoline Fleet – Valvoline Fleet requires established business credit history and reports to both Experian and D&B.
2. Shell – Shell requires a PAYDEX score of 78 or higher and a 411 business listing. It reports to Experian and D&B.
3. WEX Fleet – WEX requires a \$500 deposit and a 411 business listing. It reports to Experian and D&B.
4. ARCO Fleet – ARCO requires both a bank and trade reference. ARCO reports to Equifax and D&B. Each vendor may have varying requirements, all relating to the business legitimacy factors we discussed earlier.

If you have followed all of the steps to this point, making sure to make payments on time and in full, you should not have difficulty getting approved for credit at this stage.

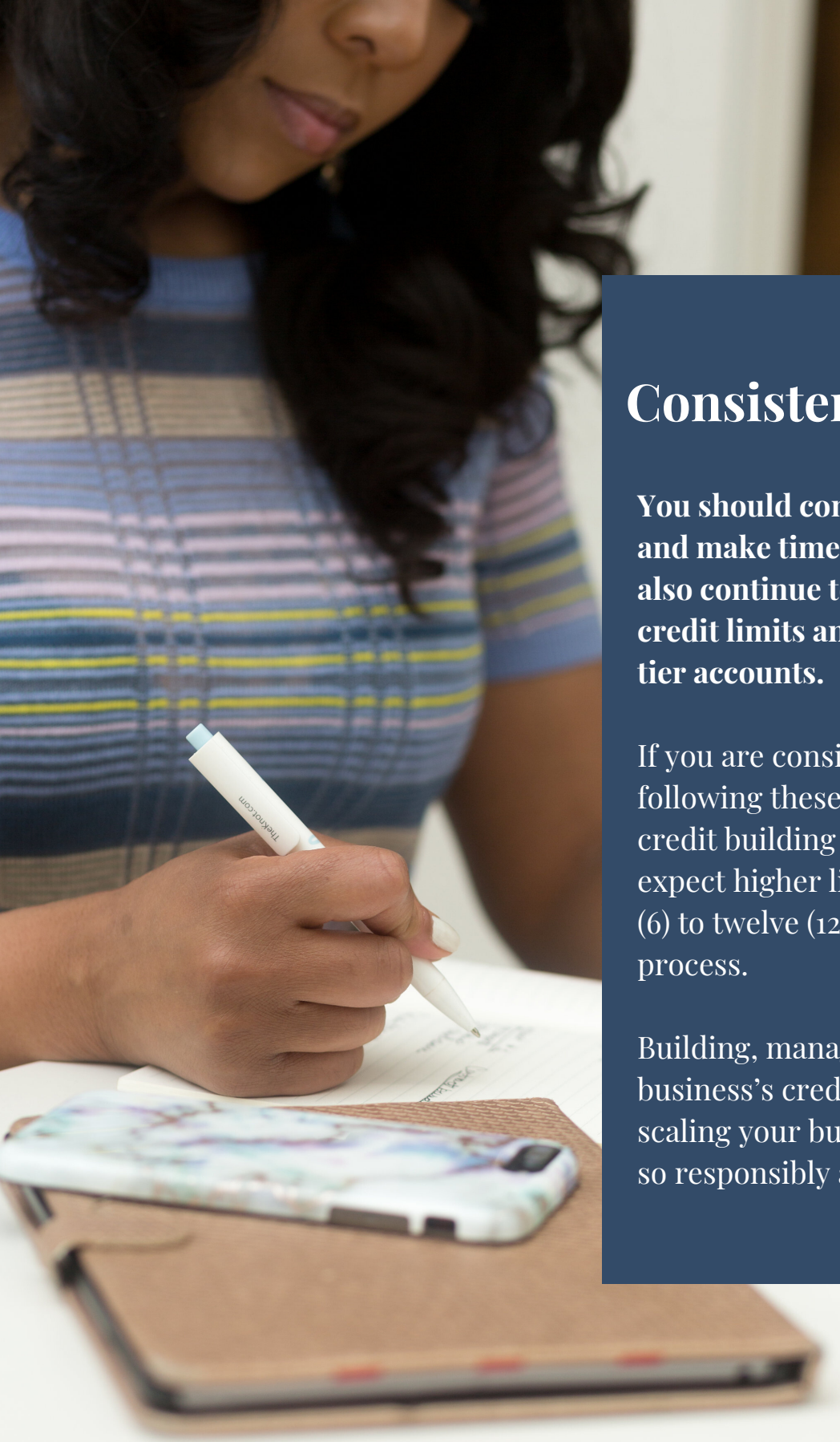
# Cash Credit Tier

If your business has successfully secured ten (10) or more total accounts reporting positively on its credit report, it's safe to start applying for credit within the cash credit tier.

This type of credit is linked to major credit companies like Visa, Mastercard, and American Express.

Various cash credit tier vendors will have varying requirements, that may include: a minimum PAYDEX score (78 or better is generally the standard); minimum amount of trade lines reporting (ten (10) is a generally acceptable amount); minimum amount of time in business.

It's important to diligently manage these credit relationships because the better you manage them, the more capital you can access for your business over time.



## Consistency is Key

**You should consistently use the credit and make timely payments. You should also continue to apply for increased credit limits and additional cash credit tier accounts.**

If you are consistent and diligent in following these steps through the cash credit building phase, your business can expect higher limit credit lines within six (6) to twelve (12) months of working this process.

Building, managing, and leveraging your business's credit is key in growing and scaling your business, so make sure you do so responsibly and effectively.





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