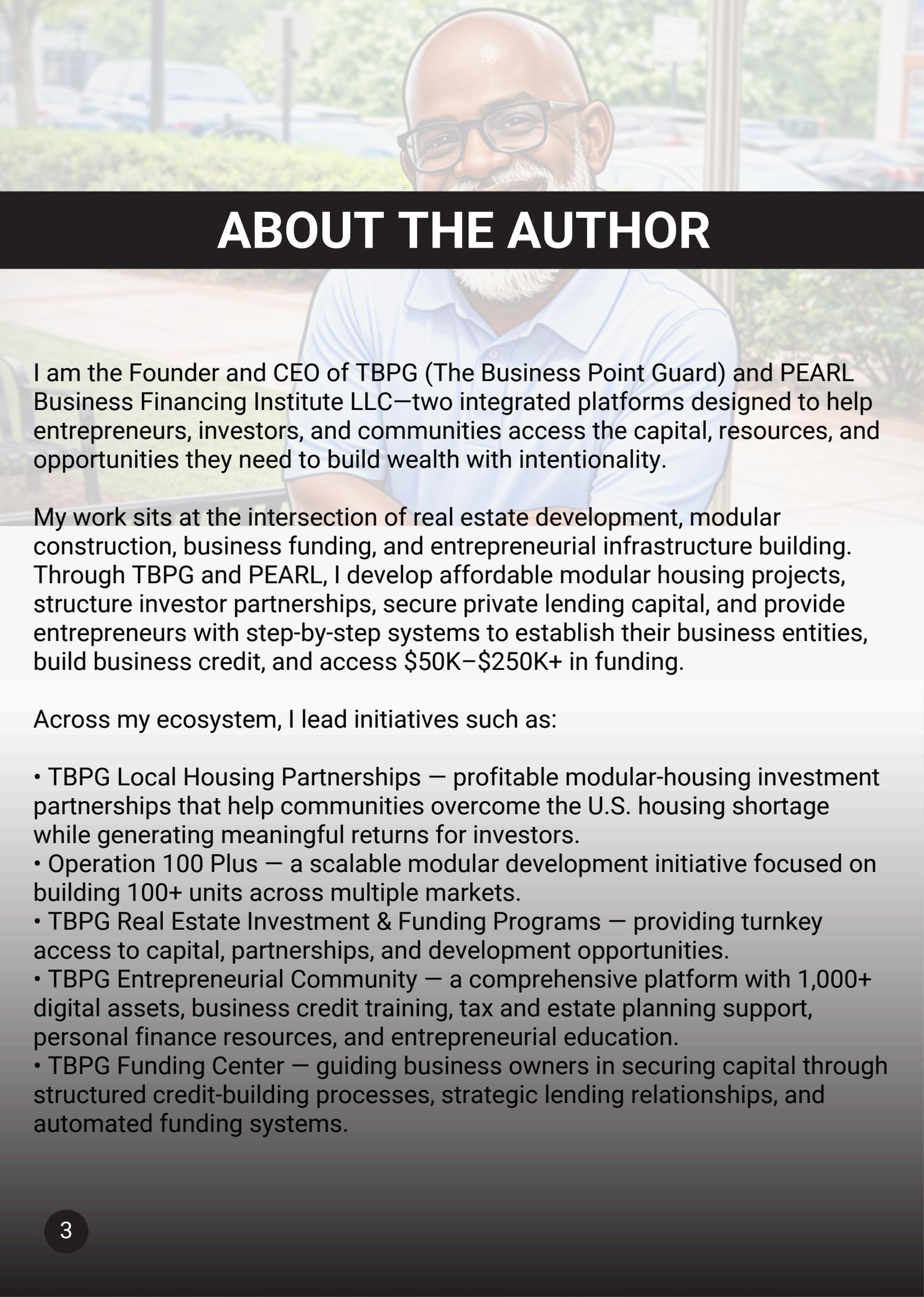


# THE BUSINESS POINT GUARD'S NEW CONSTRUCTION EBOOK

## HOW TO MAKE \$100K USING BUSINESS CREDIT & PRIVATE MONEY

**\$100,000 Profit from One House Without Involving Banks**  
Discover the precise steps to start from scratch by utilizing credit cards  
and private funding.



# ABOUT THE AUTHOR

I am the Founder and CEO of TBPG (The Business Point Guard) and PEARL Business Financing Institute LLC—two integrated platforms designed to help entrepreneurs, investors, and communities access the capital, resources, and opportunities they need to build wealth with intentionality.

My work sits at the intersection of real estate development, modular construction, business funding, and entrepreneurial infrastructure building. Through TBPG and PEARL, I develop affordable modular housing projects, structure investor partnerships, secure private lending capital, and provide entrepreneurs with step-by-step systems to establish their business entities, build business credit, and access \$50K–\$250K+ in funding.

Across my ecosystem, I lead initiatives such as:

- TBPG Local Housing Partnerships — profitable modular-housing investment partnerships that help communities overcome the U.S. housing shortage while generating meaningful returns for investors.
- Operation 100 Plus — a scalable modular development initiative focused on building 100+ units across multiple markets.
- TBPG Real Estate Investment & Funding Programs — providing turnkey access to capital, partnerships, and development opportunities.
- TBPG Entrepreneurial Community — a comprehensive platform with 1,000+ digital assets, business credit training, tax and estate planning support, personal finance resources, and entrepreneurial education.
- TBPG Funding Center — guiding business owners in securing capital through structured credit-building processes, strategic lending relationships, and automated funding systems.



## FUNDING BLUEPRINT TO BUILD HOUSES WITH CREDIT CARDS & HARD MONEY

Before you can start stacking credit cards and getting funding, your personal credit profile needs to be fundable.

### What Makes a Fundable Credit Profile?

1. 720+ credit score
2. 7+ positive accounts (primary tradelines)
3. Less than 2 hard inquiries
4. No late payments, charge-offs, or collections
5. Low credit utilization (under 10%)

### Step-by-Step: How to Build This

1. Fix Anything Negative FIRST
  - Pull all 3 reports (Experian, Equifax, TransUnion)
  - Dispute late payments, charge-offs, and collections (manually or using tools like DisputeBee or Credit Repair Cloud)
  - If it's accurate, consider pay for delete to remove negative items after settling





## 2. Add Positive Primary Accounts

These are accounts in your name – not authorized users.

You want at least **7 total**:

Type of Account	Example/Companies	Notes	Great for
Secured Credit Card	Discover, Capital One	building if you're starting fresh	
Unsecured Credit Card	Chase, Amex, Navy Federal	Start with 1-2 if you	
Store Cards	Amazon, Apple, Best Buy	Easier approvals, just don't max them out Helps with credit mix	
Installment Loan	Self lender, credit union loan		



### 3. Authorized User Strategy (Optional Boost)

- Ask a family/friend with a clean, aged card (5+ years, low balance) to add you as an AU
- You get the history, which boosts age of credit and score
- Make sure the card doesn't have late payments or high utilization!

### 4. Keep Utilization LOW

- Keep ALL credit card balances under 10% of the limit
- Ideally, pay off in full before the statement date, not just due date

### 5. Remove or Avoid Inquiries

- Dispute old inquiries that didn't result in an account
- Use services like My Jewelers Club to add credit lines without hard pulls
- Space out applications to avoid racking up too many inquiries





Once you hit the profile target: 720+ score, 7+ positive accounts, <2 inquiries, it's time to get your funding.

Step-by-Step: How We Get \$150K–\$200K in Credit Cards

### **Step 1: Set Up an LLC**

- Register an LLC in your state (can be new – age doesn't matter here)
- Get EIN from IRS.gov
- Open a business checking account

### **Step 2: Apply for Business Credit Cards (Personal Guarantee Method)**

- DO NOT apply online
- Walk into the bank branch
- Sit down with a branch manager, explain your credit profile and LLC
- Ask for a manual review and to speak to underwriting for higher limits
- Bring a basic business plan if needed (1-pager is enough)





## Best Banks to Target First:

- Navy Federal
- Chase Ink
- Amex Business Gold / Platinum
  - Truist
  - Key Bank
- Bank of America Business Advantage

These cards don't report to personal credit if you don't default – so it won't hurt your personal utilization.





## PART 3: SETTING STATEMENT DATES TO HIDE UTILIZATION

The key to using large amounts of credit without hurting your score is managing how and when it reports.

### The Statement Date Trick:

- Get two groups of cards:
- Group A: Statement closes around the 1st of the month
- Group B: Statement closes around the 15th of the month

### Here's the Play:

1. Use Group B cards to pay down the balance on Group A cards before Group A's statement cuts
2. Once Group A reports low balances to the bureaus, cash out from Group A (via manufactured spending or vendors that allow cash-equivalent purchases)
3. Use that money to pay off Group B before their statement closes on the 15th
4. Repeat monthly

This hides your real utilization and keeps your personal credit clean while giving you access to \$150K–\$200K in real liquid money.





## What is Hard Money?

- It's a short-term loan based on the value of the property, not your income
- Used to fund construction or fix-and-flip deals

## How We Use It:

- If the build needs \$150K, we ask for \$190K
- Why the extra?
- That \$40K cushion is used to:
  - Make monthly interest payments back to the hard money lender
  - Cover surprise costs or delays

## Pay Their Money Back With Their Own Money

- Use that extra capital from the loan itself to make the payments back to them
- This gives you breathing room while your project is under construction

## Final Mindset:

"We don't wait for money – we create money using credit, strategy, and structure. The banks and lenders pay for the builds. We just use the system right."  
Lender, credit union loan





# Chapter 1: Find & Acquire Your First Buildable Lot

The foundation of your first six-figure build starts with the right piece of land.

## 1. Identify Buildable Lots

### Action Steps: Where to Look

- MLS (Multiple Listing Service): Partner with a real estate agent to filter for vacant land in target zip codes.
- Wholesalers: Build relationships with local wholesalers who specialize in off-market land.
- Tax Lien & Foreclosure Auctions: Check your county website for upcoming land auctions or surplus property.
- Off-Market (Direct-to-Seller): Use driving for dollars, Facebook Marketplace, bandit signs, or direct mail to target vacant lot owners.

**Pro Tip:** Focus on infill lots—vacant land in already-developed neighborhoods with existing infrastructure.





## 2. Evaluate the Lot

### Check These Before You Offer:

- Zoning: Verify residential zoning (R-1, R-2, etc.) through the city or county's zoning map.
- Setbacks: Know how far you must build from the property lines (front, back, side).
- Utility Access: Check for water, sewer, gas, and electrical connections.
- Topography: Avoid steep slopes or lots with drainage issues.
- Flood Zone: Check FEMA flood maps. Avoid building in flood zones unless experienced.

**Pro Tip:** Always contact the local planning or building department. They'll tell you what can and can't be built on the lot.





### 3. Conduct Due Diligence

#### Before You Commit:

- **Survey:** Confirms lot lines, easements, and encroachments. Ask for a boundary or ALTA survey.
- **Soil Test (Geotechnical Report):** Confirms the soil can support your foundation. Sandy, loamy, or rocky soils are usually good; clay-heavy may need special foundation work.
- **Buildability Letter (if needed):** Some counties offer a formal letter confirming the lot is buildable.

**Pro Tip:** Use an option agreement or inspection contingency to give yourself 10-15 days to do this due diligence before your earnest money is locked in.

### 4. Close the Deal

#### Final Steps:

- **Title Search:** Run by the title company or your attorney to confirm ownership, easements, or liens.
- **Closing:** The title company or attorney will handle the deed, transfer, and recording.
- **Hold Title:** Choose how you want to own the lot—personal name, LLC, land trust, etc. (consult an attorney or CPA).

**Pro Tip:** If you're using credit cards or private money, you may be able to negotiate a quick close and even a discount.

**Optional:** Bonus Step – Creative Lot Acquisition



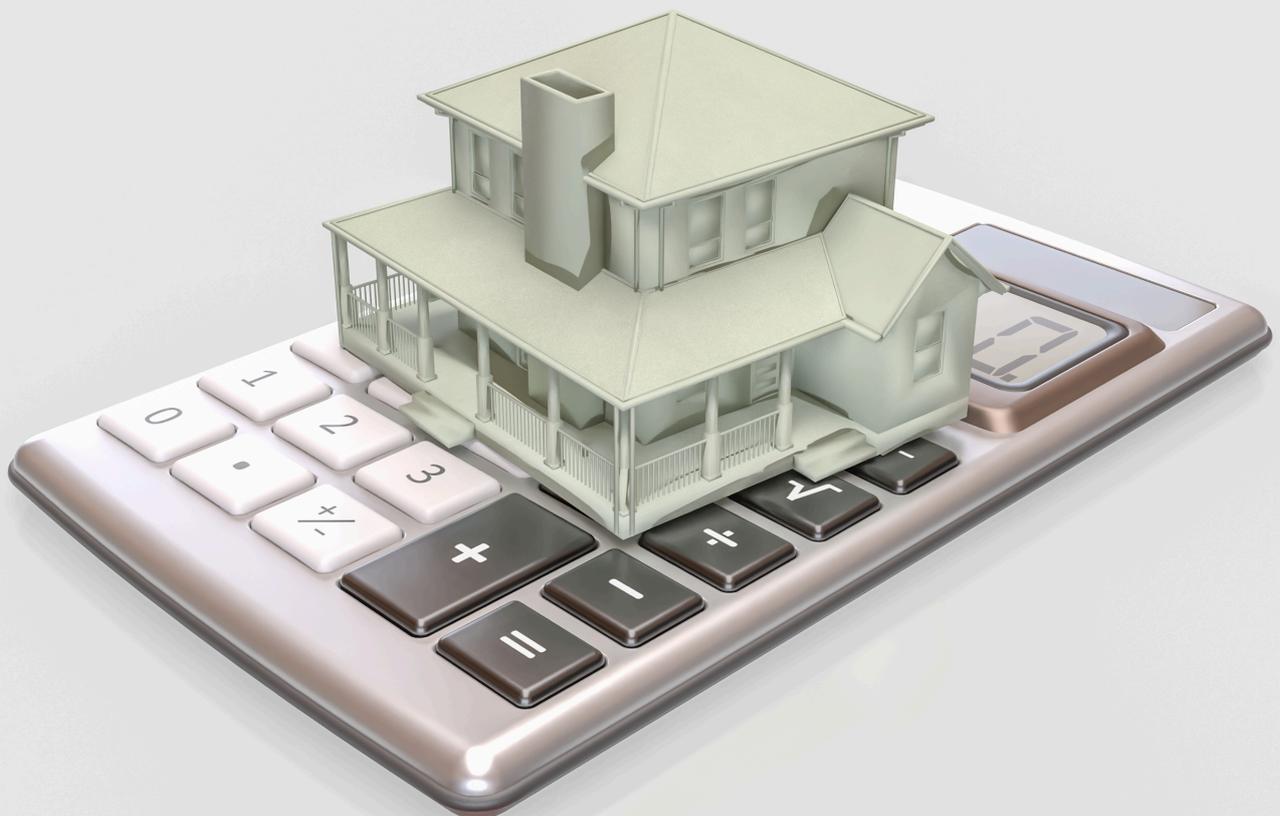
### **Low/No Money Down Tactics:**

- Seller Financing: Offer monthly payments directly to the landowner.
- Subject-To or Land Contracts: Take over property control without upfront cash.
- Credit Card Cash Advances or Balance Transfers: Use strategic 0% offers to fund land acquisition.

### **Wrap-Up Summary (End of Chapter):**

#### **Checklist Before You Buy a Lot:**

- Verified zoning and setbacks
- Confirmed utility access
- Reviewed topography and flood zone
- Ordered survey and soil test
- Performed due diligence within option period
- Closed with clean title and proper legal ownership





# Step-by-Step House Building Blueprint

## Includes:

- Detailed construction stages
- Labor pricing (subs only - you supply materials)
- Subcontractor payment checklist
- Equipment/tools per phase
- wood frame shell and block wall options

## PART 1: PRE-CONSTRUCTION

### 1. Find and Acquire the Lot

- Do zoning research
- Check setbacks, flood zones, and easements
- Order survey and soil test
- Close on land

### 2. Pull Permits

- Submit architectural plans to city/county
- Structural engineering if required
- Get approval for:
  - Building Permit
  - Electrical
  - Plumbing
  - Mechanical
- Tree removal / land clearing if needed

**Timeline:** 2–8 weeks depending on the city/county.

- **Tip:** Use a permit runner if you're in a busy jurisdiction.



## PART 2: SITE PREP & FOUNDATION

### 3. Clear the Lot and Rough Grade

- Action: Remove trees, debris, brush, and grade the land to prepare for foundation.
- Equipment: Skid steer, mini-excavator.
- Level and compact the lot

### 4. Dig and Pour Footers

- Dig Trenches: Based on engineered plans – usually 16–24 inches deep and wide.
- Install Rebar: Horizontal and vertical steel per plan.
- Inspections: Before pour.
- Pour Concrete: Usually 3,000 PSI concrete.





## 5. Build Stem Wall or Set Form Boards for Slab

- Stem Wall (for crawl space/block builds): Stack block walls on footers.
- Monolithic Slab (common for Florida, Texas): Form edges with wood boards.
- Backfill Inside: Prepare the center with clean dirt.

## 6. Bring in Fill Dirt and Compact

- Action: Haul in clean fill dirt and spread across the pad area.
- Compaction Test: Use a plate compactor or hire testing company.
- Goal: Ensure soil density to prevent foundation settling.

## Compact to final grade

### 7. Install Underground Plumbing

- Install Pipes: Drain lines, sewer, water supply lines under slab
- Pressure Test: Before inspection.
- Rough inspection

- **Tip:** Take photos before covering for future reference.

## 8. Spray Termite Treatment (Pre-Slab)

- When: Right before laying vapor barrier.
- Purpose: Protect against subterranean termites.
- Certification: Needed for inspection and lender.

## 9. Pour Foundation Slab

- Prep: Lay down vapor barrier, rebar mesh, and any insulation if required.
- Inspection: Rebar and layout must pass before pour.
- Concrete Pour: Pump and finish smooth.
- Cure Time: 3–7 days minimum before building vertical.



## PART 3: STRUCTURE & ENCLOSURE

### 10. Build Block Walls

• Layout: Corners first for accuracy. • Build CMU block walls to roof line • Install: Block layer by layer with level checking. • Add Window Sills & Door Buck Frames.

### 11. Set Lintels / U-blocks (Concrete Beams)

• Install: U-shaped concrete lintels or bond beams over all openings. • Fill with concrete and rebar for structural support. • Pour concrete lintels over windows and doors

### 12. Set Roof Trusses and Interior Framing

• Crane/Manual Lift: Set trusses on top of walls. • Secure: Use hurricane ties and nail plates. • Interior Framing: Build all interior walls to layout.

### 13. Install Windows and Exterior Doors

• Install Level & Plumb: Use shims and screws. • Seal Around Openings: Foam and flashing tape. • Inspect: Some jurisdictions require a window/door inspection.

### 14. Install Roof Decking and Underlayment

• Sheathing, felt, shingles/metal • Decking: OSB or plywood sheets. • Underlayment: Synthetic or felt paper. • Dry-In: Make the house watertight.



## PART 4: ROUGH MEP (MECHANICAL, ELECTRICAL, PLUMBING)

### 15. HVAC Rough-In

- Install: Supply ducts, return air, exhaust vents.
- No Units Yet: Just ductwork and registers.
- Planning: Ensure layout matches truss system.

### 16. Plumbing Rough-In (Above Slab)

- Run Water Supply & Drain Pipes through walls and ceilings.
- Install: Shower valves, tub set, vent stacks.
- Inspection: Before covering with insulation or drywall.

### 17. Electrical Rough-In

- Install Boxes: For outlets, lights, switches.
- Run Wire: From panel to devices.
- Inspection: Before drywall.

- **Tip:** Label everything with a marker.

### 18. Blower Door Test

- Required in most places: Tests for air leakage.
- When: After rough MEP and windows/doors are in.
- Result: Must meet local energy code requirements.



## PART 5: EXTERIOR FINISH

### 19. Apply Stucco or Install Siding

- Prep: Install lath, mesh, or vapor barrier.
- Apply Scratch & Brown Coats
- Final Finish Coat: Texture of your choice.

### 20. Paint Exterior

- Power Wash First. • Use Elastomeric Paint for durability. • Paint: Fascia, trim, and full stucco surface.

### 21. Install Exterior Trim and Soffit/Fascia

- Fascia: Trim around the roof edge. • Soffit: Vented panels under eaves. • Caulk All Joints: Prevent water intrusion.



## PART 6: INTERIOR BUILD-OUT

### 22. Insulation and Drywall

- Install Insulation: Spray Foam, Batt, or blown-in (walls and attic).
- Hang Drywall: On walls and ceilings.
- Finish: Tape, mud, sand, and texture.

### 23. Install Flooring

- Install Underlayment if needed.
- Tile, Laminate, or Vinyl Plank: Start in main areas.
- Grout & Seal (for tile).





## 24. Interior Doors and Trim

• Pre-Hung Doors: Easy to install. • Baseboards, Casing, Crown (if any). • Caulk and Paint trim.

## 25. Install Kitchen Cabinets and Countertops

• Layout: Start from a corner, install uppers then lowers. • Secure Cabinets: To studs. • Install Countertops: Stone, laminate, or solid surface.

## 26. Install Bathroom Tile and Finishes

• Tubs and Showers: Tile walls and niches. • Bathroom Floors: Waterproof membrane if needed. • Vanities and Mirrors Installed. • Install Backsplashes

**Subs:** Drywaller, Floor Installer, Trim Carpenter, Cabinet Installer, Tile Setter



## **PART 7: FINAL MEP & FINISHING TOUCHES**

### **27. Final Plumbing**

- Install Fixtures: Toilets, faucets, sinks, water heater.
- Connect Water: Turn on and test.
- Inspection: Final plumbing.

### **28. Final Electrical**

- Install: Lights, ceiling fans, switches, outlets, GFCIs, smoke detectors.
- Connect to Main Panel.
- Inspection: Must pass to energize the home.

### **29. Final HVAC**

- Install AC Unit / Furnace. • Connect Thermostat. • Test System: Cooling and heating.

### **30. Connect to Utilities**

- Final hookup to city power, water, sewer • Coordinate With City: Water, sewer, power, gas (if needed). • Set Meters. • Final Setup: Utilities must be on for final inspection.

### **31. Final Zoning & CO (Certificate of Occupancy)**

- Final inspections • City Inspection: Everything must be complete. • Punch List: Fix anything not to code. • Get CO: (Certificate of Occupancy) You can now sell, rent, or move in



# **BUILDING WITH BLOCK (CMU – Concrete Masonry Unit)**

## **Pros of Building with Block:**

### **# Advantages of Block Structures**

- 1. **\*\*Durability\*\*** – Block structures are highly resistant to fire, pests, mold, and physical damage.**
- 2. **\*\*Sound Insulation\*\*** – Block walls offer excellent soundproofing, which is crucial when building between existing homes.**
- 3. **\*\*Fire Resistance\*\*** – Concrete blocks are non-combustible, making them ideal for construction on tight lots.**
- 4. **\*\*Storm Resistance\*\*** – Block homes are more resilient against hurricanes, tornadoes, and high winds compared to wood.**
- 5. **\*\*Low Maintenance\*\*** – There's no need for termite treatments, and there's a decreased risk of rotting or water damage.**
- 6. **\*\*Insurance Discounts\*\*** – They often qualify for reduced premiums in high-risk areas due to their strength and fire resistance.**
- 7. **\*\*Thermal Mass\*\*** – Helps maintain comfortable interior temperatures in hot climates by absorbing and gradually releasing heat.**
- 8. **\*\*Structural Longevity\*\*** – Can endure for 75 to over 100 years with minimal structural deterioration.**
- 9. **\*\*Security\*\*** – Provides enhanced protection against forced entry.**

**\*\*Appraisal Value\*\*** – May increase appraised value in certain markets due to the perception of sturdiness.



## **Cons of Building with Block:**

- 1. Increased Material Costs – Blocks, rebar, and mortar tend to be pricier than wood framing.**
- 2. Longer Construction Time – Building with blocks is more labor-intensive and takes more time.**
- 3. Heavier Equipment Required – Cranes or forklifts are necessary on compact sites, which can be tricky in infill areas.**
- 4. Need for Skilled Labor – There are fewer tradespeople who specialize in block work compared to wood, making them harder to find or more costly.**
- 5. Challenges in Modification – Future renovations, such as adding windows or doors, can be more complicated.**
- 6. Cold Retention in Winter – In chillier climates, block walls may retain cold unless they are properly insulated.**
- 7. Not Suitable for DIY Builders – The technical nature and weight of block construction make it unsuitable for owner-builders or those seeking labor-saving methods.**
- 8. Foundation Stress – The heavier weight necessitates stronger and more expensive foundations.**
- 9. Permits and Engineering – May involve more complex structural engineering and inspections.**

**\*\*Risk of Cracking\*\* – If not poured and reinforced correctly, blocks can crack due to settling or moisture.**





## **BUILDING WITH WOOD FRAME**

### **Pros of Building with Wood:**

#### **Advantages of Wood Framing**

- 1. Lower Cost – Wood framing is considerably less expensive than block in terms of both materials and labor.**
  - 2. Faster Build Time – Homes built with wood frames can be constructed quickly, which helps reduce holding costs.**
  - 3. Easy to Modify – Adjusting layouts, adding rooms, or cutting windows is simpler with wood.**
  - 4. More Builders Available – It's easier to find carpenters and framers compared to masons.**
  - 5. Flexible Design – Wood framing allows for customization, making it ideal for tight-lot designs with angles, dormers, and more.**
  - 6. Better for Cold Climates – Wood retains heat more effectively and insulates better without thermal bridging.**
  - 7. Simpler Permitting – Many jurisdictions are well-acquainted with standard wood frame permits, simplifying the process.**
  - 8. **\*\*Ideal for Owner-Builders\*\*** – Wood framing is easier to manage, DIY-friendly, and requires less specialized equipment.**
  - 9. **\*\*Lightweight\*\*** – It is easier to transport and work with in tight infill lots that may have access challenges.**
- \*\*Sustainable Options\*\*** – You can choose engineered wood, FSC-certified lumber, or even recycled materials for eco-friendly building.





## **Cons of Building with Wood:**

### **Considerations for Wood-Framed Homes**

- 1. Fire Risk – Wood is highly combustible, posing a liability when constructing near other residences.**
- 2. Pest Damage – Vulnerable to infestations from termites, carpenter ants, and rodents.**
- 3. Water Damage – Susceptible to mold, rot, and warping if not properly sealed or flashed.**
- 4. Noise Transfer – Less soundproof than masonry; not ideal for construction between two occupied homes.**
- 5. Shorter Lifespan – Wood-framed houses generally require more maintenance and may not endure as long.**
- 6. Insurance Premiums – Typically higher due to flammability and susceptibility to storms.**
- 7. Less Impact Resistant – Easily damaged by severe weather, falling trees, or forced entry.**
- 8. **\*\*Code Restrictions in Some Areas\*\*** – Certain cities or homeowners' associations may mandate masonry exteriors or limit the use of wood framing.**
- 9. **\*\*Vapor & Moisture Issues\*\*** – Requires proper house wrap and ventilation to prevent mold and condensation.**

**\*\*Environmental Concerns\*\*** – Less sustainable if not sourced responsibly; possesses a higher embodied energy compared to masonry when not FSC-certified.





## Construction Timeline Overview

Phase	Duration	Weeks
1. Pre-Construction	2-4 weeks	1-4
2. Sitework & Foundation	2-3 weeks	5-7
3. Doug Block Walls	1-2 weeks	8-9
4. Framing (Interior Roof/Joists)	2-3 weeks	10-12
5. Roofing + Dry-in	1 week	13
6. Rough Plumbing & Electrical	1-2 weeks	14-15
7. HVAC + Insulation	1 week	16 17
8. City Rough Inspection	1 week	18-19
9. Drywall & Texture	1-2 weeks	20 21
10. Interior Trim & Paint	1 week	22 23
11. Cabinets + Countertops	1 week	24 25
12. Flooring	1 week	
13. Final Plumbing & Electrical	1 week	
1 week		
1 week		
14. Final City Inspections		
15. Cleaning & Punch List		





## Construction Plan Checklist

(Choose One:  Wood Frame  Block Wall)

- 40-Step Build Process:
- Lot clearing & grading
- Staking layout
- Excavation
- Form foundation
- Rough plumbing underground
- Inspection #1
- Pour concrete (mono slab or stem wall)
- Block wall or frame walls
- Set trusses or roof framing
- Roof decking & waterproofing
- Install windows & doors
- Rough plumbing (inside walls)
- Rough electrical
- Rough HVAC





- Inspection #2
- Insulation install
- Drywall + texture
- Interior paint
- Exterior finishes
- Trim & baseboards
- Cabinets + countertops
- Interior doors
- Final plumbing + fixtures
- Light fixtures & outlets
- HVAC finishes (vents, returns, thermostat)
- Flooring
- Appliances
- Final punch list
- Final inspection
- Certificate of Occupancy (CO)
- Add additional steps based on your build





## Permit Checklist by Trade

- Site plan submitted
- General building permit
- Plumbing permit
- Electrical permit
- Mechanical/HVAC permit
- Roofing permit (if separate)
  
- Septic or sewer tap
  
- Impact fees paid
  
- Inspections scheduled:
  - Foundation
  - Rough-in
  - Final CO





## # Why Building Outshines Flipping or Rehabbing

### ## Top 5 Reasons Why Building is Preferable to

#### Flipping/Rehabbing:

1. **\*\*No Surprises\*\*** – You have complete control over every detail, eliminating concerns like termite damage or outdated wiring.
  2. **\*\*Higher Exit Prices\*\*** – Newly constructed homes typically appraise for 20–30% more than flipped properties.
  3. **\*\*Scalable Systems\*\*** – You can efficiently build multiple houses using the same plans and team.
  4. **\*\*Better Buyers & Tenants\*\*** – New homes tend to attract long-term, higher-paying occupants.
- \*\*Legacy Wealth\*\*** – Retain these properties as rentals and refinance without tax implications.



**What if you could build a brand new house without**

## **Utilizing Credit Cards and Hard Money Lenders Without a Bank**

**This isn't just a theory; it's a practical playbook that takes you from the streets to earning six figures. \*How We Use Credit Cards & Hard Money to Build Houses from the Ground Up\* offers you the precise blueprint that helped me achieve a \$127,000 profit on my very first construction project—without relying on bank loans, hiring a general contractor, or having any prior construction experience.**

**Whether you're newly released from prison, trapped in a dead-end job, or simply tired of observing others succeed in real estate, this book equips you with the tools to:**

- **\*\*Fund your projects\*\* using high-limit credit cards and hard money lenders**
- **\*\*Locate and purchase buildable land\*\*, including off-market opportunities, the right way**
- **\*\*Grasp permits, zoning, and due diligence\*\* processes**

• **\*\*Follow a comprehensive 31-step guide\*\* to constructing a home—from foundation to finish**

- **Hire subcontractors while keeping full control over your project**

**Choose the right exit strategy—flip for profit or keep for passive income  
This is the full funding + building + profit blueprint designed for real people—not contractors, not millionaires, just everyday hustlers ready to run the play. No bank. No GC. No problem. If you've been waiting for the "how," this book is it.**

