



Effective Date: 09/09/2025

Business Credit Workshop / JTI Real Estate, LLC

1. Product Overview

The Turnkey LLC Package is a one-time purchase product offered by Business Credit Workshop (a division of JTI Real Estate, LLC). It includes a pre-formed (new) New Jersey, or state of Business Credit Workshop's choosing, Limited Liability Company (LLC) with EIN, real NJ address, business phone, website, email address, DUNS number, and 2–3 pre-established business credit tradelines. It is designed for buyers intending to build business credit and apply for funding under their new entity.

As part of this package, we set up tradelines with reputable vendors known to report to the business credit bureaus - such as NAV Prime, NAV Prime Card, and eCredable—however, Business Credit Workshop is not responsible for the timing, speed, or delays of vendor reporting. All reporting timelines are controlled solely by the vendor. Any delay in reporting is the responsibility of the vendor, not Business Credit Workshop.

2. Ownership Transfer & Delivery

Upon receipt of payment and a signed Ownership Transfer Agreement, the buyer will receive full access to the LLC and all associated business assets within two (2) business days of Build Completion. **Build completion takes approximately 6 weeks from time order is placed.** This includes login credentials, digital documentation, and step-by-step resources to begin applying for business credit.

Delays can occur with start time, secretary of state, vendors, client communication.

Ownership transfer and release of credentials will only occur after full payment has been received.

3. All Sales Are Final – No Refund Policy

Due to the customized, time-sensitive, and legal nature of the Turnkey LLC Package, **all sales are final.**



- ✓ Once the purchase is completed, **no refunds, chargebacks, or cancellations will be honored** under any circumstance.
- ✓ By completing your purchase, you agree to this **non-refundable policy** and acknowledge that the business entity is being built and/or transferred for your specific use.

3A. Payment Options, Deposits & Late Payment

The Turnkey LLC Package may be purchased via full payment or an approved deposit option. If a deposit is selected, \$500 is due at purchase with the balance due within thirty (30) days, and all payments are non-refundable.

Work may begin upon deposit, but ownership transfer and delivery occur only after full payment, and late or non-payment may result in delay, forfeiture, reassignment, or cancellation of the LLC, constituting a default under Section 4.

4. Default

Default occurs when a buyer fails to complete full payment by the agreed-upon due date (whether following a deposit, payment plan, or delayed full payment). In the event of default, the buyer may forfeit any deposit made, lose access to deliverables (including LLC setup, training, or bonuses such as Elite Club membership), and the agreement may be canceled without refund or further obligation from Business Credit Workshop.

Ownership of the LLC does not vest until full payment is received. Any deposit is non-refundable, and in the event of late or non-payment, Business Credit Workshop may retain, reassign, or cancel the LLC at its discretion.

A late fee of \$25 or 5% of the outstanding balance (whichever is greater) may be charged for payments not received within five (5) days of the due date. Continued non-payment may result in suspension of services or cancellation of the agreement.

Payment Authorization & Default Reporting: For payment-plan purchases, Buyer authorizes Business Credit Workshop to automatically charge the balance to the card on file on the scheduled date. If a scheduled payment fails or is not cured within [3] days, the account is in default. Unpaid balances may be referred to a third-party collection agency, and such activity may be reported to consumer and/or business credit bureaus, which can negatively affect Buyer's personal and/or business credit. Buyer is responsible for all collection costs, including reasonable attorney's fees.



5. Funding Disclaimer

Business Credit Workshop makes no guarantees of funding, credit approvals, or specific financial outcomes.

While this LLC is structured to be “funding-ready,” it is the buyer’s responsibility to apply for credit and funding, qualify under lender criteria, and manage all aspects of their personal credit and business credit journey.

Results vary depending on the buyer’s credit profile (personal and business), application strategy, financial standing, and market conditions.

6. Compliance & Use of Entity

The buyer agrees to maintain the LLC in good standing by completing any necessary filings, taxes, or updates required by the state of New Jersey or applicable state (or any state the LLC is transferred to via foreign entity registration).

Business Credit Workshop is not responsible for maintaining compliance after the entity has been transferred.

7. Buyer Responsibilities

By purchasing the Turnkey LLC Package, you affirm that:

- You are of legal age and capacity to operate a business entity.
- You will not use the LLC for illegal, fraudulent, or unethical purposes.
- You will take full responsibility for the management and compliance of the entity post-transfer.

7A. Client Review & Accuracy of Business Information



The buyer is responsible for reviewing and approving all business information provided or set up as part of the Turnkey LLC build, including but not limited to spelling, formation documents, ownership or managing member details, business addresses, and website content.

Any incorrect, inconsistent, outdated, or unreviewed business information shall be the buyer's sole responsibility. Business Credit Workshop is not liable for denials, delays, compliance issues, or negative outcomes resulting from inaccurate or non-compliant business data.

8. Limitation of Liability

Business Credit Workshop and JTI Real Estate, LLC shall not be held liable for any losses, denials, delays, or damages resulting from the use of the Turnkey LLC, including but not limited to:

- Rejected credit applications
 - Misuse of business address or phone
 - Regulatory penalties
 - Inability to secure funding
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9. Modifications

We reserve the right to modify these Terms of Service at any time. Updated versions will be published on our website or provided in writing upon request.

10. Legal Jurisdiction

These Terms shall be governed by and construed in accordance with the laws of the State of New Jersey. Any disputes arising out of or related to these Terms shall be resolved in the courts of New Jersey.

11. State Transfer Option



If you would like the Turnkey LLC transferred to your state of choice, we offer assistance with filing a foreign entity registration for a \$325 service fee, plus the cost of your state's filing fee. Business Credit Workshop will help facilitate this process by preparing the necessary documents and guiding you through the steps. We will also assist in updating the business address with key platforms - including Nav, your DUNS profile, and the business credit bureaus - to reflect your new state. This ensures your business remains up to date after the transfer. Please contact our team after purchase if you would like to add this option.

12. Text Communications

By signing up, you agree to receive text messages from us with order updates, invoices, and important service info. Message/data rates may apply. Reply STOP to opt out anytime.

13. Agreement Acknowledgement

By purchasing this product, you confirm that you have read, understood, and agreed to these Terms of Service in full.