



THE COMPLETE GUIDE TO CREDIT REPAIR

CREDIT REPAIR MAP.

Delete your past. Build your future.

A complete, proven 90-day system — legally yours to execute, completely free, and written in plain English.

Educational purposes only · Not legal or financial advice · Results vary by individual

12

Chapters

5

Letter templates

90 days

Step-by-step plan

1 in 5

Found an error on a report (FTC)

Before You Begin.

This is educational — not legal advice. Everything here is legally yours to do for free.

Read this page before beginning. It explains your legal rights, what this guide can and cannot do, and why you never need to pay anyone to do what you are about to learn.

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The Nuclear Audit.

You cannot fix what you cannot see. Pull every report. Map every negative.

Before a single letter goes out you need the full picture. This chapter shows you how to pull your reports, exactly what to flag, and how to build the dispute tracker that will organize your entire campaign.

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The Nuclear Audit.

You cannot fix what you cannot see. Before a single letter goes out, you need a complete, accurate picture of every negative item across all three bureaus — and a system to track your campaign.

THE ONLY FREE SOURCE — USE NOTHING ELSE

Go to AnnualCreditReport.com — the only federally mandated, 100% free source. You can now pull all three bureau reports weekly. Do NOT use Credit Karma, Experian's own app, your bank's credit monitoring, or any other service for this step. They show estimate scores and incomplete data. Get the full official reports.

STEP 1: PULL ALL THREE REPORTS

Pull Equifax, Experian, and TransUnion separately. They often contain different information. A collection might appear on two but not the third. A late payment might be reported differently across all three. You need the complete picture from each bureau independently.

After pulling each report, save a PDF copy immediately. Bureaus update their systems constantly and the version you have today is the version you are disputing. Date your screenshots. Keep a folder with every document organized by bureau.

STEP 2: FLAG EVERY NEGATIVE ITEM

Go line by line through each report. Flag every single item in any of these categories:

- Late payments — 30 / 60 / 90 / 120+ days past due (each severity is different)
- Collections — medical, utility, cell phone, credit card, any third-party collector
- Charge-offs — debt written off as a loss by the original creditor
- Repossessions — auto or personal property taken back by a lender
- Bankruptcies — Chapter 7 (stays 10 years) or Chapter 13 (stays 7 years)
- Civil judgments — court-ordered debt obligations
- Foreclosures — mortgage defaults and property seizures
- Hard inquiries you do not recognize or did not authorize
- Accounts you never opened — a major red flag for identity theft
- Wrong personal information — incorrect address, SSN digits, employer, or date of birth
- Duplicate accounts — the same debt listed twice creates double damage

- Closed accounts still showing as open — can distort your available credit ratio
- Wrong status on accounts discharged through bankruptcy
- Incorrect account balances, credit limits, or payment history
- Collection accounts without a "Date of First Delinquency" — this date controls the 7-year removal clock

STEP 3: BUILD YOUR DISPUTE TRACKER SPREADSHEET

Before writing a single letter, create a spreadsheet with these columns for every flagged item. This tracker is the backbone of your entire campaign. Update it every time you take any action.

Creditor	Acct #	Type	Balance	Date	EQ	EX	TU	Strategy	Sent	Status
ABC Medical	****4521	Collection	\$340	03/2021	Y	Y	N	Dispute + 609	—	Pending
XYZ Bank	****8832	Late pay	—	07/2022	Y	N	Y	Goodwill	—	Pending
FastCollect	****1190	Collection	\$780	11/2020	Y	Y	Y	Pay-for-delete	—	Pending
CapitalX	****3390	Inquiry	—	09/2023	Y	N	N	Inquiry dispute	—	Pending

THE 7-YEAR RULE — KNOW WHEN THINGS EXPIRE

Most negative items can legally remain on your report for 7 years from the Date of First Delinquency — NOT from when the debt was sold to a collector. Bankruptcies (Chapter 7) stay for 10 years. Note every item approaching these limits in your tracker. Items nearing expiry may fall off automatically before you even need to dispute them. Focusing your energy on newer, more damaging items first is the smarter play.

THE IDENTITY THEFT CHECK

If you find accounts you did not open, addresses you never lived at, or employers you never worked for, you may be a victim of identity theft. Place a fraud alert at all three bureaus immediately (free, 1 year). Consider a credit freeze. File a report at [IdentityTheft.gov](https://www.identitytheft.gov). Document everything — you have strong legal remedies available under the FCRA.

PRO TIPS FOR THE AUDIT PHASE

- Screenshot every page of every report the day you pull it. Bureau files change constantly.
- Check the "Date of First Delinquency" on every collection. If it is missing, that is a dispute point.
- A collection account from a debt buyer may show the purchase date as the delinquency date — that is illegal. The DOFD must be the original creditor's date.
- Prioritize medical collections and utility collections first — they have the highest deletion rates.
- Note which items appear on only one or two bureaus. Your strategy may differ per bureau.
- If the same debt appears from both the original creditor AND a collector, you may be getting double-penalized for one debt.

YOUR DISPUTE TRACKER: PRINT THIS PAGE

One row per negative item, per bureau. Deadline = the date the letter was delivered + 30 days.

Creditor	Acct #	Type	EQ	EX	TU	Strategy	Date sent	Deadline	Result



FREE SAMPLE — CHAPTER 1 OF 12

That's Chapter 1.

The map keeps going.

You've built your audit and your dispute tracker. The full book walks you through every next step, in order, with the letters to send at each one:

- Ch. 2** **The Validation Massacre**
dispute letters and the 30-day investigation clock
- Ch. 3** **The Goodwill Genocide**
getting accurate late payments removed
- Ch. 4** **The Pay-for-Delete Play**
negotiating collections, in writing
- Ch. 5–6** **Build and Borrow**
authorized users and the rapid rebuild stack
- Ch. 7** **Utilization Manipulation**
the statement-date timing method
- Ch. 8–9** **Legal Heavy Artillery**
inquiry disputes and Section 609 requests
- Ch. 10** **Business Credit**
a separate profile once you pass 680
- Ch. 11** **Maintenance Mode**
keeping 700+ in 15 minutes a month
- Ch. 12** **Your 90-Day Action Plan**
every task, week by week
- Appx.** **Reference Library**
bureau addresses, bank executive offices, laws

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