# CREDIT REPAIR STARTER GUIDE

**A real world strategy guide for improving the profile behind the score.**

**Repair | Rebuild | Structure | Fund**

This resource is designed to give the reader clarity, action steps, and enough insight to understand the problem while creating a clear next step to book a deeper strategy session with Marcus Rutledge and the brand ecosystem.

## Why Credit Repair Alone Is Not Enough

Credit repair is not just deleting negative items. Real credit transformation requires correction, rebuilding, utilization control, account strategy, documentation, and lender positioning. A score can improve and still not produce approvals if the profile behind the score is weak.

## The Credit Score Levers

FICO states that payment history and amounts owed are the two biggest score categories. That means late payments, collections, charge offs, and utilization usually create the most damage. A smart plan attacks the highest impact areas first.

| Factor | Score Weight | Strategy |
|---|---|---|
| Payment history | 35 percent | Protect every due date and challenge inaccurate late reporting |
| Amounts owed | 30 percent | Lower utilization and avoid maxed revolving accounts |
| Length of history | 15 percent | Do not close strong old accounts without a reason |
| New credit | 10 percent | Control inquiries before funding season |
| Credit mix | 10 percent | Build a healthy mix over time |

## Step 1: Pull And Audit All Three Reports

Pull reports from Experian, Equifax, and TransUnion. Review personal information, old addresses, misspellings, employer data, inquiries, account balances, date of last activity, payment history, collection ownership, and duplicate reporting.

- AnnualCreditReport.com is the official source for free credit reports from the three nationwide bureaus.
- Save PDFs before disputes so you can compare changes.
- Track each account by bureau because one account may report differently across all three.

## Step 2: Clean The Identity Layer

Before disputing accounts, clean up the personal identification layer. Remove old addresses that are tied to inaccurate accounts when appropriate. Review name variations, old phone numbers, old employers, and outdated personal identifiers. This is not cosmetic. It affects how data is matched.

## Step 3: Attack Utilization With Strategy

Utilization is the fastest lever for many clients. Target below 30 percent as a baseline and below 10 percent when preparing for funding. Never max out cards before seeking approvals. A lender may approve a person with a lower score and better utilization before a higher score with maxed accounts.

## Step 4: Build Positive Reporting

A thin file with no positive reporting will not impress lenders. Rebuilding can include secured cards, credit builder loans, authorized user strategy, and well managed revolving accounts. The goal is not just removal. The goal is a stronger profile after cleanup.

## Step 5: Dispute Only What Can Be Challenged

Challenge inaccurate, unverifiable, incomplete, outdated, or duplicated information. Do not blindly dispute everything. Generic dispute activity can create poor outcomes and weak documentation. Use facts, evidence, and a clear reason for the challenge.

| Item | What To Check | Possible Action |
|---|---|---|
| Collection | Ownership, dates, balance, duplicates | Demand accuracy and verification |
| Charge off | Balance, payment history, reporting status | Challenge inaccurate reporting |
| Late payment | Date, account status, proof | Request correction if inaccurate |
| Inquiry | Permissible purpose | Challenge unauthorized inquiry |
| Personal info | Old addresses and name variations | Request correction or deletion |

## Step 6: Understand Secondary Bureaus

Some denials are connected to data outside the big three bureaus. Secondary bureaus and specialty reports may impact banking, insurance, leasing, employment screening, and identity matching. A complete strategy may include reviewing and freezing specialty reports when appropriate.

## Step 7: Prepare For Funding

Funding readiness means your credit, banking, entity, documentation, and lender story all align. Lenders look at the full picture, not just a score. They want low risk behavior, clean statements, consistent income, and a borrower who looks structured.

## What Kills Approvals Fast

High utilization, recent late payments, excessive inquiries, overdrafts, thin credit file, mismatched business information, unverifiable income, poor banking activity, and weak documentation can stop approvals even when the person believes the score is good enough.

## 30 Day Action Plan

Week 1: Pull reports and complete audit. Week 2: Clean identity layer and organize documents. Week 3: reduce utilization and prepare disputes. Week 4: rebuild positive accounts and map funding readiness gaps.

## Book The Strategy Session

If your credit is blocking funding, housing, business growth, or confidence, the next step is not guessing. Book a credit and funding strategy session at cct.credit.

## Compliance Note

This guide is educational and not legal advice. Consumers have the right to dispute inaccurate information. Results vary based on profile, documentation, creditor response, and bureau investigation outcomes.