FREE PREVIEW

Credit Repair, A to Z

A real taste of all six sections of the complete system — one genuine takeaway from each, plus what's waiting inside the full playbook.

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You are not "fixing credit" — you're **auditing data and enforcing the law**. Bureaus must be able to prove every item on your report. If they can't, it comes off. Here's the whole system, section by section.

PART 1 Credit Terms, A–Z

The vocabulary

You can't fix what you can't read. Before you dispute anything, you need to speak the language on the report — the accounts, the damage, and the laws that give you leverage.

Free takeaway — the 4 laws that do 90% of the work:

- **FCRA §1681i** — your right to dispute and force a reinvestigation ("verify or delete").
- **FCRA §1681e(b)** — bureaus must keep "maximum possible accuracy." Wrong = leverage.
- **FCRA §1681s-2** — the furnisher's own duty to investigate — lets you bypass the bureau.
- **FDCPA §1692g** — forces a collector to validate a debt before collecting.

🔒 **IN THE FULL GUIDE:** a 30+ term glossary grouped by function (bureaus, accounts, negatives) and the complete legal cheat-sheet.

PART 2 How Scores Really Work

The map

65% of your score is just two levers — Payment History (35%) and Utilization (30%). Age of credit (15%), new credit (10%), and mix (10%) split the rest. Fix the first two and you've won most of the game.

- **Don't use Credit Karma to make decisions** — it shows VantageScore, not the FICO score 90% of lenders actually pull.
- Pull your real reports free at **AnnualCreditReport.com** (now weekly).

🔒 **IN THE FULL GUIDE:** the FICO-vs-VantageScore breakdown and the exact reporting clock — when every negative item legally falls off your report.

PART 3 · THE ENGINE The Dispute System

The core

Disputing isn't one angry letter — it's a documented **9-round escalation ladder** that raises the legal pressure until items get deleted. Most fall off in the first two or three rounds.

Free takeaway — your first move (Round 1):

- Pull all 3 reports and **compare the same account across bureaus** — inconsistencies are ammunition.
- Dispute each inaccurate item in writing, by **certified mail**, stating the exact error.
- When it comes back **"verified" — that's the start, not the end.** You climb to Round 2.

🔒 **IN THE FULL GUIDE:** all 9 rounds explained, the category playbook (collections, charge-offs, late payments, inquiries, bankruptcy), how to weaponize the CFPB, and the 609-vs-611-vs-623 myth-busting.

PART 4 Utilization Gems

Fast wins

Disputes take months. Utilization can move your score in a **single statement cycle** — it's 30% of your FICO and it has no memory. These are the fastest points in the game.

✅ **FREE WIN — DO THIS TONIGHT: THE STATEMENT-DATE TRICK**

Your balance reports on your **statement date**, not your due date — so paying *after* it cuts makes you look maxed out even if you pay in full.

1. Find your card's **statement/closing date** (not the due date).
2. Pay it down **2–3 days before** that date.
3. Leave a **small balance (1–9%)** — not $0.

🔒 **IN THE FULL GUIDE:** the AZEO method step-by-step, credit-limit-increase tactics, and the 4 best builder tools compared (Kikoff · Ava · Self · Grow).

PART 5 Tradelines, Decoded

The accelerant

A tradeline is an account on your report. "Buying" one means being added as an **authorized user** on a seasoned, perfect-history card — so its age and limit post to *your* file, without you owing the debt.

- **The free version:** a parent or spouse with an old, low-balance card adds you as an authorized user — same benefit, $0.
- **The one rule:** buy for **age** if your file is thin; buy for **limit** if utilization is your problem.

🔒 **IN THE FULL GUIDE:** where to buy safely, the pricing tiers, how to match a tradeline to your exact goal, and the fraud line you must never cross.

PART 6 Repair vs. Pay It Off

The strategy

The most expensive mistake people make is disputing for six months when the real problem was never the reporting — it was the **debt**. Repair and payoff solve different problems.

Free takeaway — the 60-second diagnosis. Ask each negative item:

- **"Is this accurate, current, and provable?"**
- **No** (wrong, old, unverifiable, not yours) → **dispute it** (Part 3).
- **Yes** (real debt you owe now) → **pay it off** — no letter deletes accurate debt.

🔒 **IN THE FULL GUIDE:** avalanche vs. snowball payoff, how DTI affects a mortgage, and the full repair-vs-pay decision matrix.

Get the Full System

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- All 9 dispute rounds explained in full
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