

A FREE RESOURCE FROM  
YOUR CREDIT LEGACY




# The Credit Legacy Playbook

*Fix your credit, fund your future, build your legacy.*

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2026 EDITION | COMPLETE GUIDE | YOUR CREDIT LEGACY

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# Why Your Credit Score Is Everything

Your credit score is one of the most powerful numbers in your financial life. It determines whether you qualify for a home, a car, a business loan - and at what interest rate. A difference of 100 points can cost you tens of thousands of dollars over the life of a mortgage.

The good news? Credit scores can be improved - often dramatically - in as little as 90 days with the right strategy. This playbook gives you the exact framework our specialists use every day at Your Credit Legacy.

## \$200K+

Extra mortgage cost: 580 vs 740 score

## +100 pts

Avg. improvement with our method

## 30 days

Min. time for bureaus to respond

## Understanding Credit Score Ranges

Score Range	Rating	What It Means
800-850	<b>Exceptional</b>	Best rates on any loan or credit card
740-799	<b>Very Good</b>	Excellent rates; most approvals
670-739	<b>Good</b>	Near-average; reasonable rates
580-669	<b>Fair</b>	Higher rates; limited options
300-579	<b>Poor</b>	Most lenders decline; need repair NOW

\* Scores based on the FICO(R) 8 model, used by 90% of top lenders.

## SECTION 1 - Understanding Your Credit Score

### The 5 Factors That Control Your Score

35%

#### Payment History

The single biggest factor. One 30-day late payment can drop your score by 60-110 points. Consistent on-time payments are essential.

30%

#### Credit Utilization

How much of your available credit you're using. Keep each card below 10% for maximum points. Above 30% hurts significantly.

15%

#### Length of Credit History

Older accounts help. Never close your oldest credit card - even if you don't use it.

10%

#### Credit Mix

Having a mix of revolving (cards) and installment (loans) credit is viewed positively.

10%

#### New Credit Inquiries

Hard inquiries from applications stay 2 years. Space out applications; multiple inquiries in 14 days for same loan type count as one.

#### PRO TIP

Reducing your credit utilization from 50% to 9% across all cards can increase your score by 50-80 points almost immediately - often within one billing cycle.

## SECTION 2 - The 90-Day Credit Repair Plan

### Your Week-by-Week Action Timeline

Follow this proven timeline to systematically identify, dispute, and remove negative items while building positive credit history - all within 90 days.

<b>Days 1-7</b>	Pull all 3 credit reports - Audit every item - Note errors
<b>Days 8-14</b>	Write & send dispute letters to Equifax, Experian, TransUnion
<b>Days 15-45</b>	Bureaus investigate (30-day window) - Monitor responses
<b>Days 45-60</b>	Review results - Celebrate removals - Re-dispute unresolved items
<b>Days 60-75</b>	Add positive accounts - Become authorized user if needed
<b>Days 75-90</b>	Check new scores - Apply for secured card or credit-builder loan

#### Step 1 - Pull Your Free Credit Reports

You're entitled to one free report per bureau per year at AnnualCreditReport.com - the only federally mandated free source. Pull all three: Equifax, Experian, and TransUnion. They often differ, so review each one carefully.

- Go to AnnualCreditReport.com (official - not imitation sites)
- Download all three bureau reports (Equifax, Experian, TransUnion)
- Print or save as PDF - you will refer to these throughout the process
- Check your personal info: name, SSN, addresses - errors here matter

#### KNOW YOUR RIGHTS

If you've been denied credit recently, you're entitled to a free report from the bureau the lender used - regardless of your annual free report status.

## SECTION 3 - How to Dispute Negative Items

### What Can Be Removed (and What Can't)

Under the Fair Credit Reporting Act (FCRA), you have the right to dispute any item on your credit report that is inaccurate, unverifiable, or outdated. Bureaus are legally required to investigate and remove items they cannot verify.

Negative Item	Can It Be Removed?	How Long It Stays
Late Payments	Yes - if inaccurate or unverifiable	<b>7 years</b>
Collections	Yes - dispute + pay-for-delete negotiation	<b>7 years</b>
Hard Inquiries	Yes - if unauthorized	<b>2 years</b>
Charge-offs	Yes - if errors exist; negotiate with creditor	<b>7 years</b>
Bankruptcies (Ch. 7)	Rarely - only if filed in error	<b>10 years</b>
Bankruptcies (Ch. 13)	Rarely - only if filed in error	<b>7 years</b>
Medical Debt	Yes - CFPB rules now limit reporting	<b>1-7 years</b>

#### Step 2 - Writing an Effective Dispute Letter

Your dispute letter must be specific, cite the FCRA, and include supporting documentation. Generic letters get low priority. Here is the structure our specialists use:

- Your full name, address, and last 4 of SSN - so they can pull your file
- Specific account name and account number - copy exactly from your report
- The exact error - e.g., 'This account shows a balance of \$1,200 but was paid in full on [date]'
- Your legal basis - 'Pursuant to 15 U.S.C. Sec. 1681i of the FCRA, I request verification or deletion'
- Your demand - 'Please remove this item or provide verification within 30 days'
- Copies of supporting documents - payment receipts, bank statements, identity theft report

#### SEND CERTIFIED MAIL

Always send dispute letters via Certified Mail with Return Receipt. This creates a legal paper trail and forces bureaus to acknowledge receipt - critical if you need to escalate.

## SECTION 4 - Building Positive Credit History

### Adding Positive Points While You Remove Negatives

Removing negatives only gets you halfway. The fastest results come from simultaneously removing bad items AND adding positive credit history. Here are the most effective strategies:

**1****Become an Authorized User**

Ask a family member or trusted friend with excellent credit to add you as an authorized user on their oldest, lowest-utilization card. You inherit their history immediately - often adding 30-50 points.

**2****Open a Secured Credit Card**

Deposit \$200-\$500 as collateral with a bank or credit union. Use it for one small purchase per month and pay it in full. After 6-12 months, most issuers upgrade you to an unsecured card.

**3****Credit-Builder Loan**

Offered by credit unions and platforms like Self.inc. You pay monthly; money goes into a savings account. After 12 months you receive the full amount back AND a solid payment history.

**4****Pay Down Revolving Balances**

For every \$1,000 you pay down on a maxed-out card, you can gain 10-30 points. Target the cards closest to their limits first for the fastest impact.

**5****Don't Close Old Accounts**

Even if you don't use an old card, keep it open. Length of credit history is 15% of your score. A \$0-balance open card is a silent booster.

## SECTION 5 - Unlocking Business Funding

### From Repaired Credit to Business Capital

Once your personal credit is repaired and above 680, a whole new world of business funding opens up. Your personal credit score directly impacts your ability to access business loans, lines of credit, and SBA financing.

Funding Type	Min. Credit Score	Amount	Best For
SBA 7(a) Loan	640+	\$5K - \$5M	Established businesses
Business Line of Credit	650+	\$10K - \$250K	Ongoing working capital
Business Credit Cards	680+	\$2K - \$50K	Daily expenses + rewards
Equipment Financing	620+	\$5K - \$500K	Machinery & tech
Merchant Cash Advance	500+	\$2.5K - \$500K	High-revenue businesses
Invoice Factoring	No min.	Up to 90% invoice	B2B businesses

#### Building Your Business Credit Separately

Business credit (Dun & Bradstreet, Experian Business, Equifax Business) is separate from personal credit. Start building it early:

- Register your business as an LLC or Corporation (gives it legal separation)
- Get an EIN (Employer Identification Number) from the IRS - free at [irs.gov](https://irs.gov)
- Open a dedicated business checking account
- Apply for a D-U-N-S Number from Dun & Bradstreet (free)
- Open net-30 vendor accounts (Uline, Quill, Grainger) - they report to D&B;
- Apply for a business credit card using your EIN - not your SSN

#### WE DO THIS FOR YOU

Your Credit Legacy specializes in getting clients business-funding-ready. We help you navigate both personal and business credit simultaneously for maximum speed.

## YOUR NEXT STEP

### You Don't Have to Do This Alone

This playbook gives you the knowledge - but executing it takes time, expertise, and follow-through. That's exactly what Your Credit Legacy does for you. Our team handles the disputes, monitors your progress, and guides you every step of the way.

- > **Credit Repair**  
We dispute every inaccurate, unverifiable, and outdated item across all 3 bureaus on your behalf.
- > **Business Funding**  
Once your credit is ready, we connect you with the right lenders for your business goals.
- > **Financial Coaching**  
One-on-one sessions to build a plan for lasting financial health - not just a quick score bump.
- > **Credit Monitoring**  
7-day free trial with SmartCredit - track every change in real time.

### Ready to Start Your Credit Journey?

Get your free credit analysis today - no obligation, no credit card required.

[yourcreditlegacy.com](https://yourcreditlegacy.com)

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*Disclaimer: This guide is for educational purposes. Your Credit Legacy is a credit repair organization operating in compliance with the Credit Repair Organizations Act (CROA). Individual results vary. We do not guarantee specific score increases.*