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CREDIT TALKS

LOUDER THAN CASH

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CREDIT REPAIR GUIDE

Credit Repair & Building: A Comprehensive Guide

Credit repair involves improving credit reports by removing unverifiable or inaccurate information. This enhances your financial options and opens doors to better opportunities.

Understanding Credit: Your Financial Reputation

Credit Report

A detailed history collected by bureaus showing your credit cards, debts, and payment timeliness.

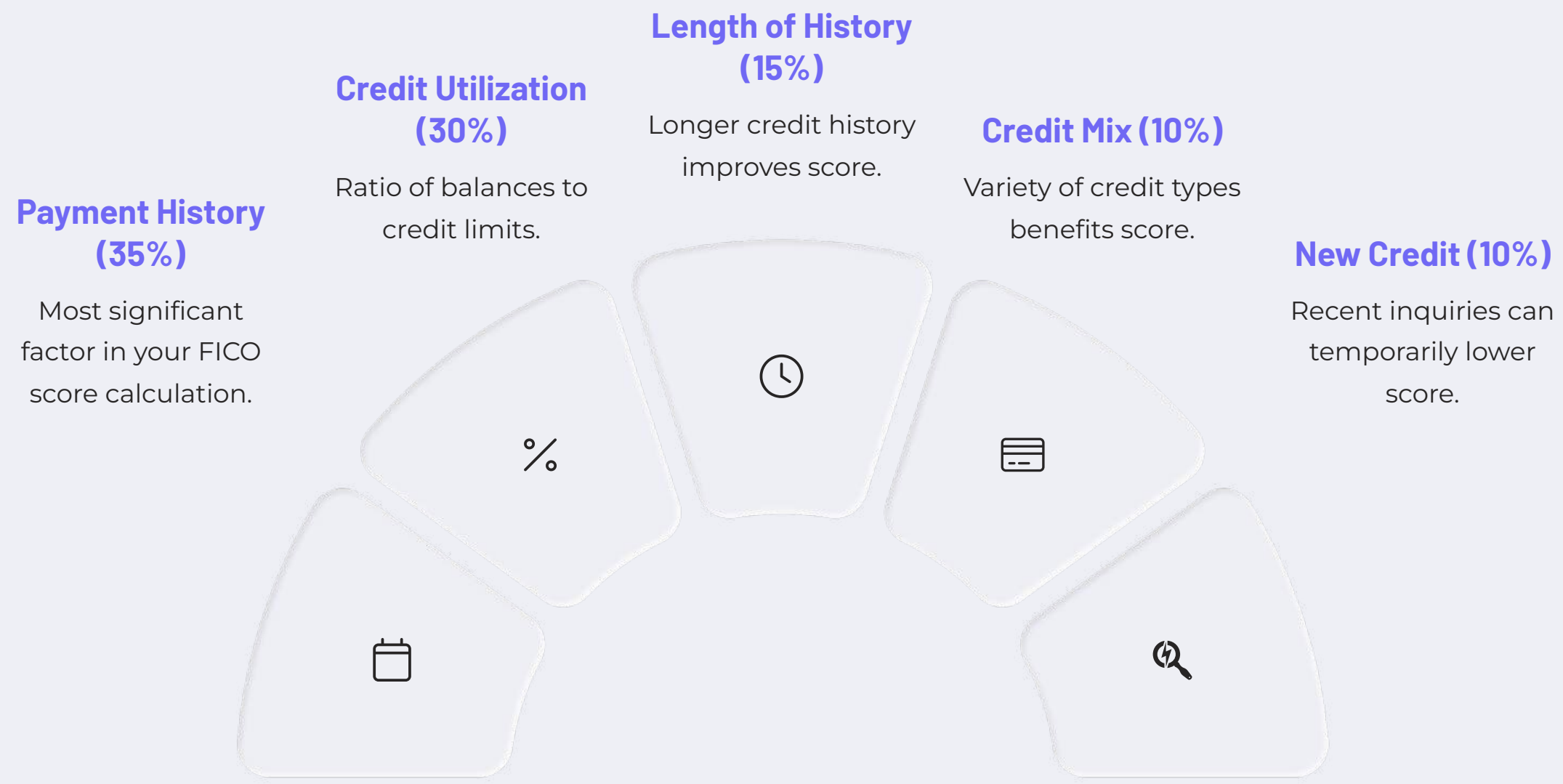
Financial Reputation

Credit represents how you manage money and debt responsibly.






Credit Score

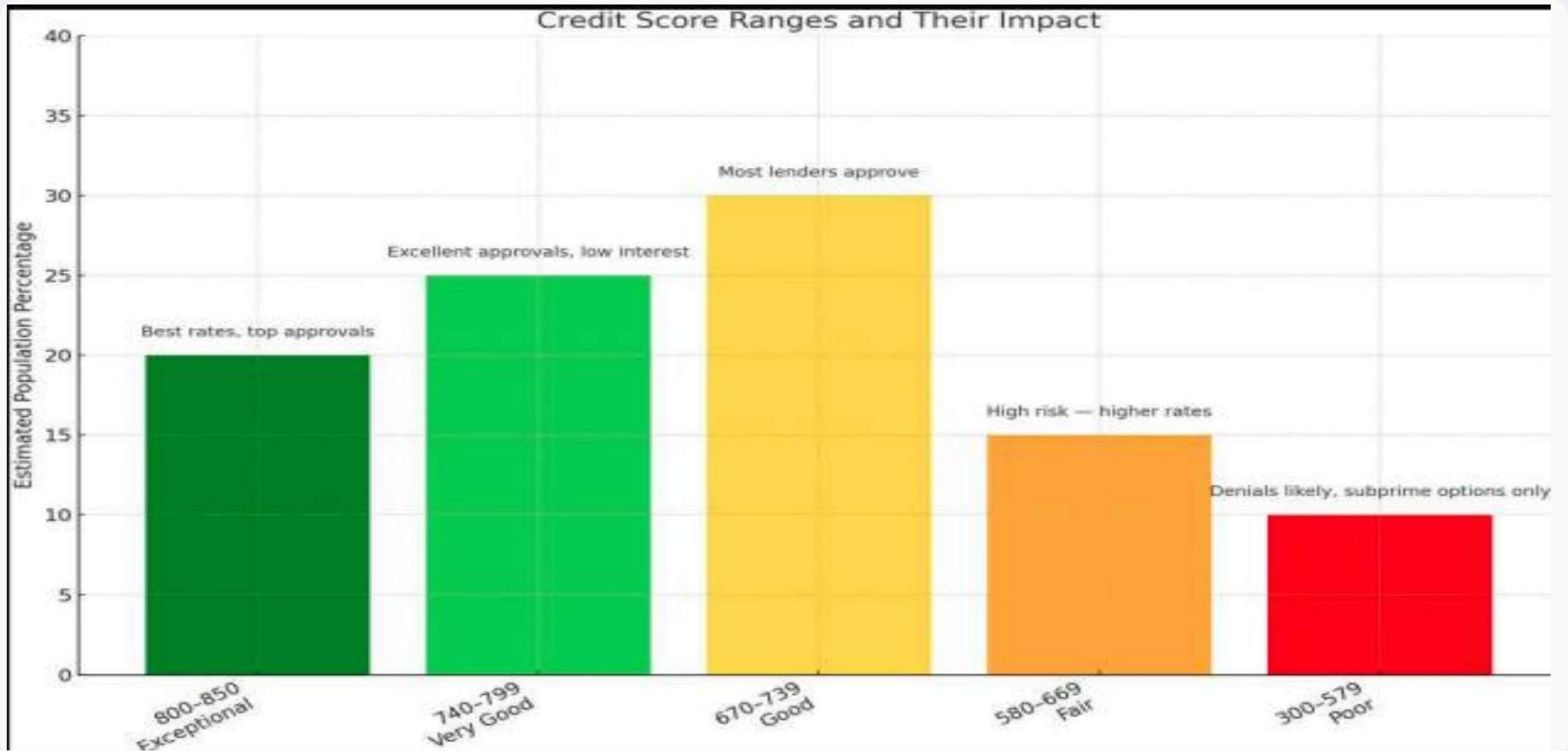
Summarizes your credit history, influencing lenders, landlords, and employers in their decisions.

FICO Score Breakdown: What Really Counts

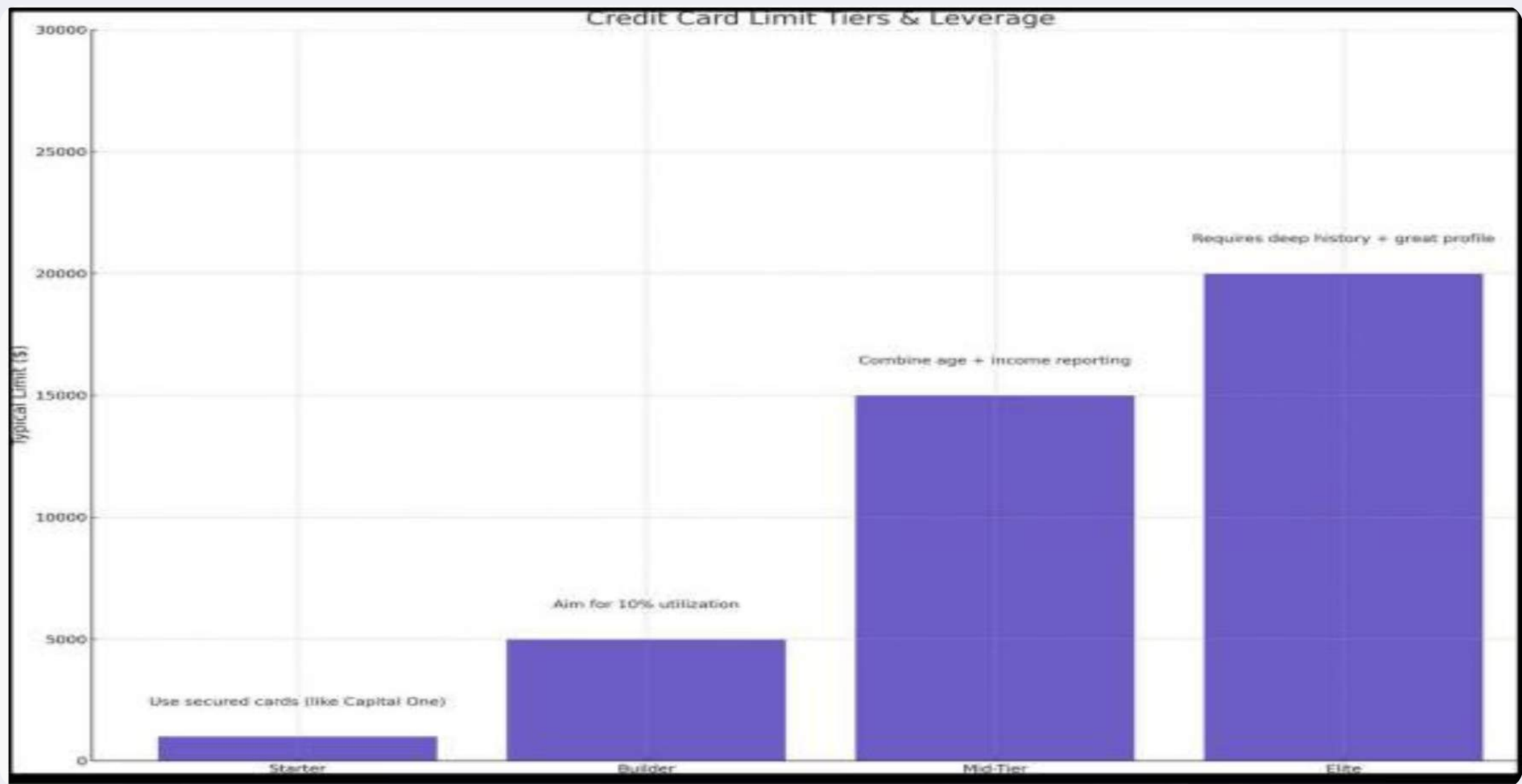
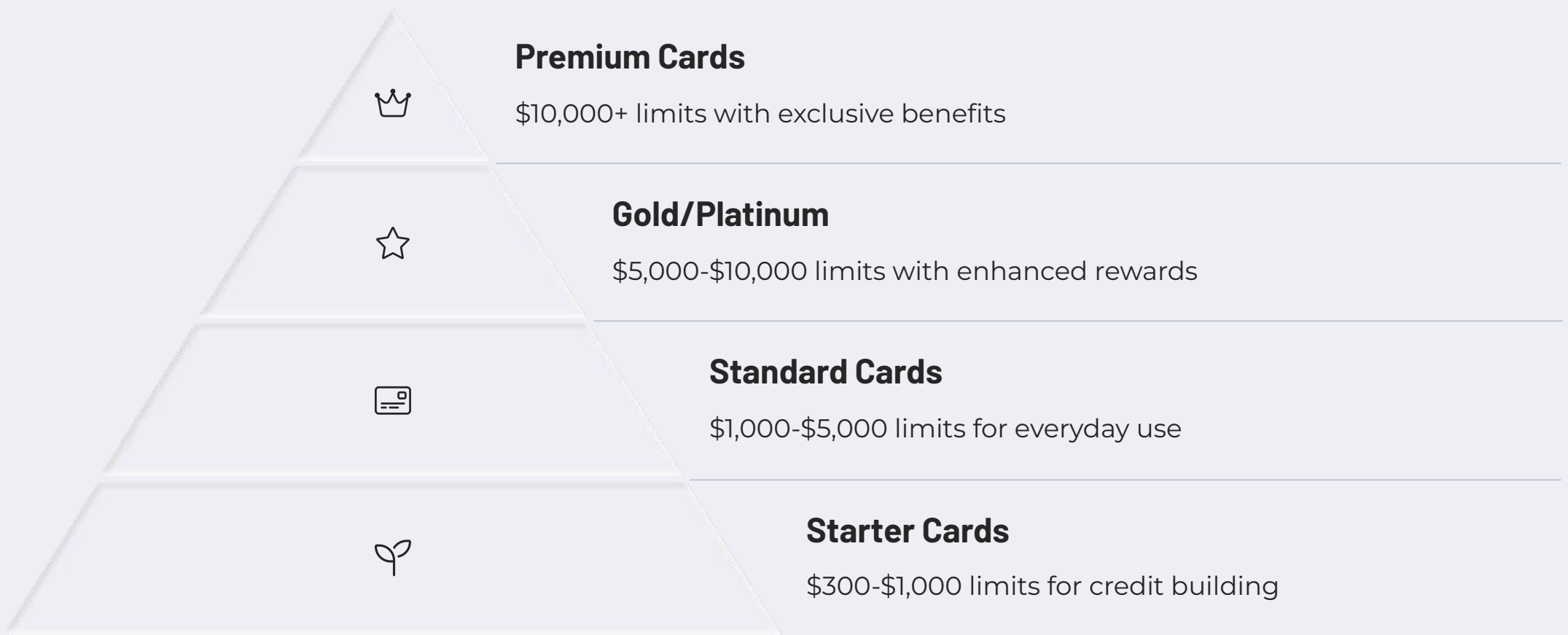


Credit Score Ranges & What They Mean

	Excellent (800-850) Best rates and terms available
	Very Good (740-799) Better than average rates
	Good (670-739) Generally approved with decent terms
	Fair (580-669) Higher interest rates, limited options
	Poor (300-579) Difficult to get approved, highest rates



Credit Card Limit Tiers & Leverage



Business Credit 101: Building Separate Credit

Foundation

Business credit is established under EIN, not SSN. Requires LLC or Corporation status.

Requirements

Obtain EIN, DUNS number, and maintain a business bank account.

Vendor Strategy

Begin with Tier 1 vendors, then progress to Tier 2 and Tier 3 vendors.

Progressive Building

Start with vendors offering Net-30 terms and build credit history stepwise.



Business Credit Scores Explained

992

Equifax Max Score

Range: 101-992, indicates creditworthiness

100

Experian Intelliscore

Assesses risk based on credit behavior

100

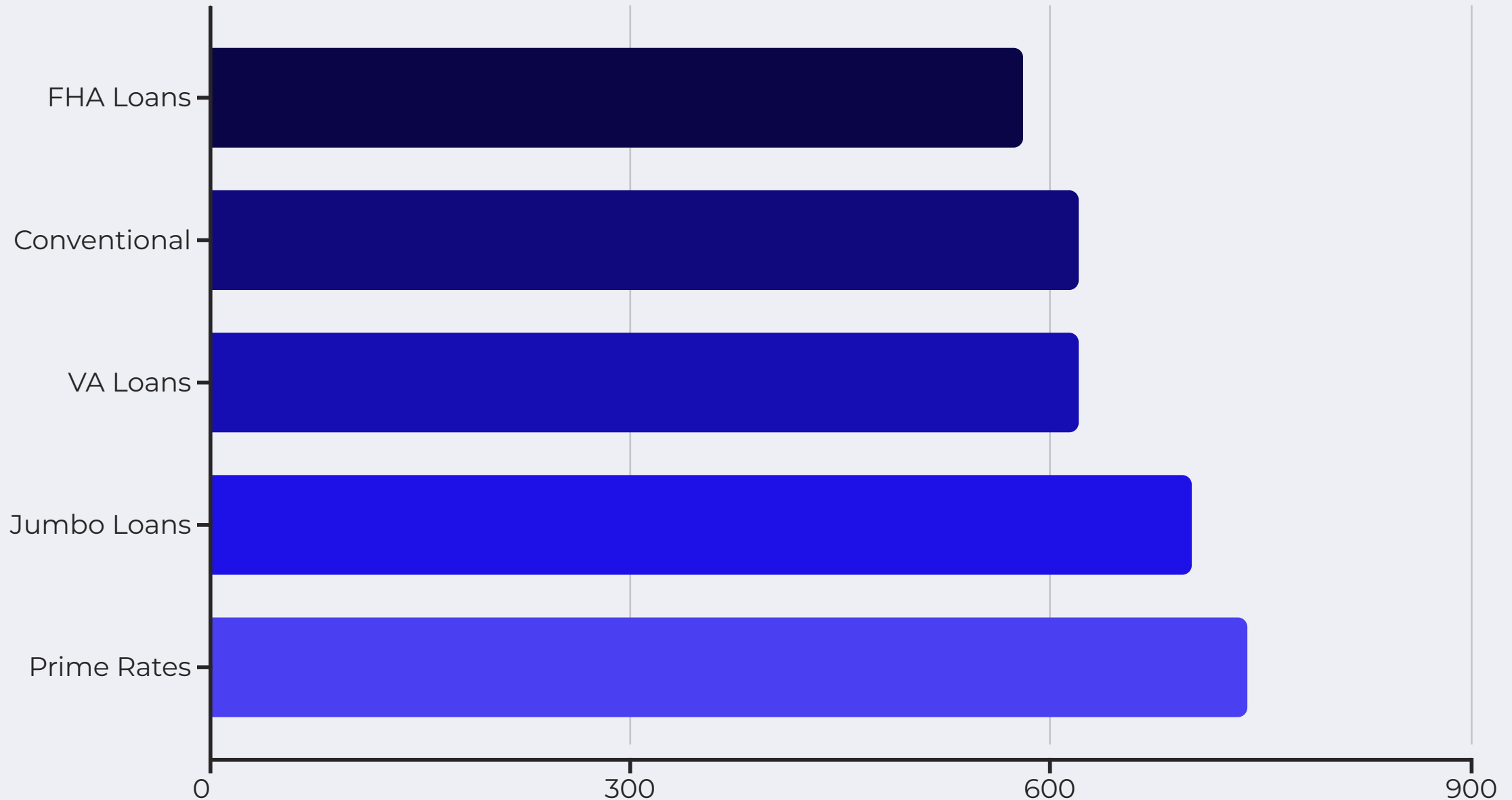
D&B PAYDEX

Reflects payment behavior and timeliness



CreditBoost Pro
Unlock your business potential

Mortgages, Loans & Credit Requirements



Late payments within the last 12 months are a red flag. Maintaining lower credit utilization positively influences your score.

DIY Credit Repair: Step-by-Step



Step 1: Obtain Credit Reports

Pull reports from [AnnualCreditReport.com](https://www.annualcreditreport.com) from three major bureaus.



Step 2: Identify Errors

Highlight inaccuracies such as incorrect accounts or personal info.



Step 3: Dispute Errors

Send dispute letters with documentation to credit bureaus or creditors.



Step 4: Wait for Response

Allow 30 days for bureaus to investigate and respond to disputes.



Step 5: Escalate if Needed

Contact CFPB or FTC if disputes are ignored or unresolved.



Step 6: Monitor Credit

Use credit apps to track reports and score changes regularly.

Credit Repair Software: Pros & Cons



DisputeFox

Scalable but comes with a high price.



ScoreCEO

Features an outdated UI affecting user experience.



CRC

Expensive but offers community and training.



DisputeBee

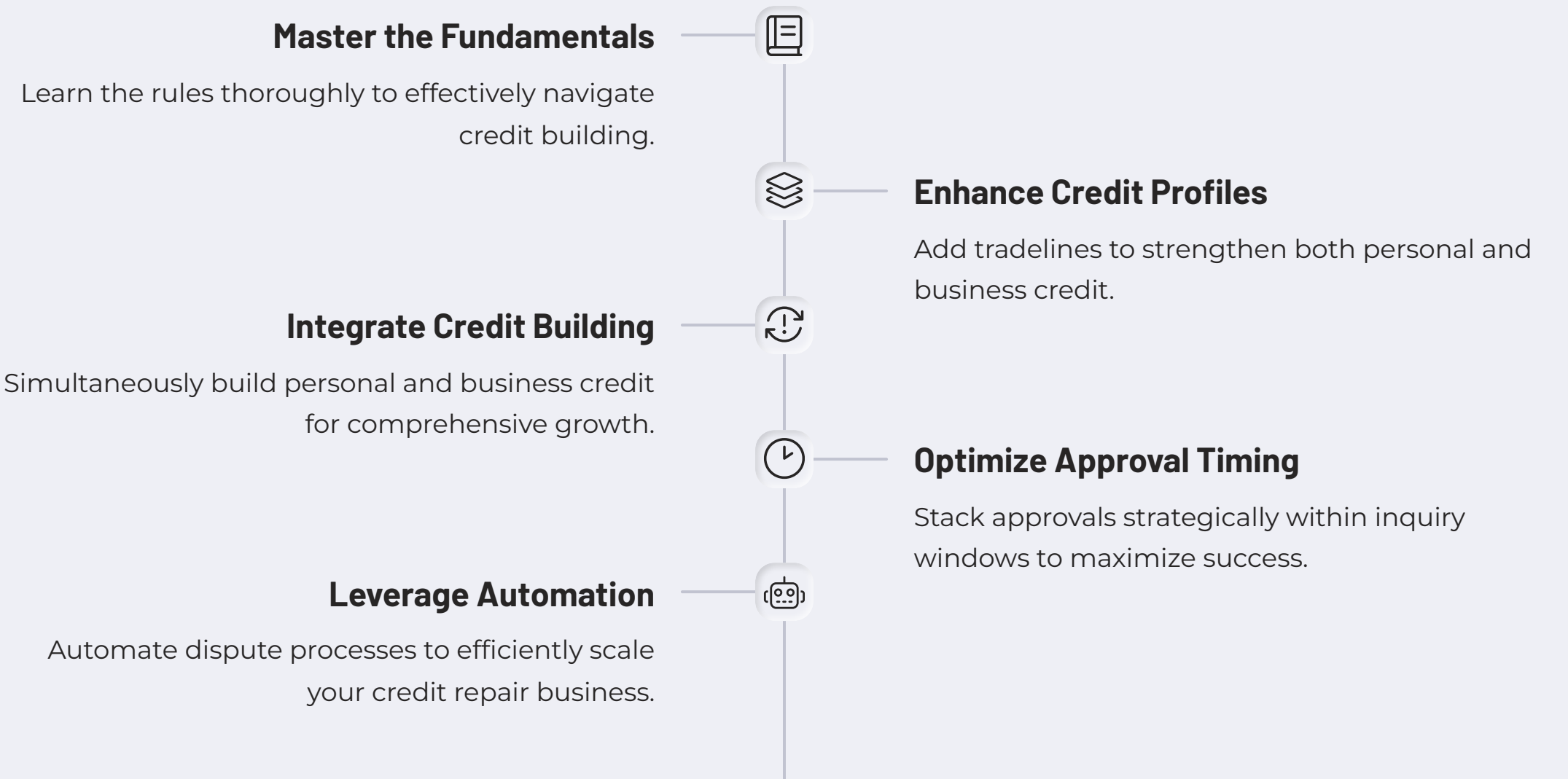
Affordable but has limited automation.



SmartCredit

Serves best as a client-facing supplement.

Final Tips & Resources



Contact: info@platinuminterface.com

