BREEZE WEALTH SOLUTIONS™

The Complete Credit Repair Roadmap

Understanding, Disputing & Rebuilding Your Credit Profile

A step-by-step framework used by Breeze Wealth Solutions™ to help clients achieve lasting credit transformation.

24 Pages | Free Resource Guide | breezewealthsolutions.com

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TABLE OF CONTENTS

CHAPTER 1

Understanding Your Credit Profile

Your credit profile is the financial fingerprint that lenders, landlords, and employers use to evaluate your trustworthiness. At its core, it is a record of how you have borrowed and repaid money over time. Understanding every element of your profile is the first step toward taking control of your financial future.

The Five Factors of Your Credit Score

Payment History (35%)

The single largest factor. Every on-time payment strengthens your score; every late payment — even by 30 days — can cause significant damage that lingers for up to seven years.

Credit Utilization (30%)

The ratio of your current balances to your total available credit limits. Keeping utilization below 10% is the gold standard for top-tier scores.

Length of Credit History (15%)

The age of your oldest account, newest account, and average age of all accounts. Older credit histories signal stability to lenders.

Credit Mix (10%)

Demonstrating that you can manage different types of credit — revolving accounts, installment loans, and retail cards — adds depth to your profile.

New Credit Inquiries (10%)

Each hard inquiry from a new credit application can temporarily reduce your score by a few points. Multiple inquiries within a short window may signal financial distress to lenders.

PRO TIP

Request your free annual credit reports from all three bureaus at AnnualCreditReport.com — the only federally authorized site. Never pay for a basic report.

CHAPTER 2 Pulling & Reading Your Credit Reports

The three major credit bureaus — Equifax, Experian, and TransUnion — each maintain an independent file on you. These files often contain different information, which is why reviewing all three is essential.

What to Look For

- Personal information accuracy (name, address, SSN, date of birth)
- Account information — open/closed dates, balances, credit limits
- Payment history — on-time vs. late payment records
- Negative items — collections, charge-offs, bankruptcies, judgments
- Inquiries — hard inquiries vs. soft inquiries
- Public records — tax liens, civil judgments

Understanding Account Status Codes

Each account on your report is assigned a status code indicating its current standing. Common codes include: R1 (revolving, paid as agreed), I1 (installment, paid as agreed), O9 (open, 90+ days past due), and CO (charged off). Familiarizing yourself with these codes allows you to quickly identify problem accounts.

ACTION	Color-code your reports as you review them — green for positive, yellow for questionable, and red for items to dispute. This visual method speeds up analysis significantly.

CHAPTER 3

Identifying Negative Items

Not all negative items are equal in their impact or permanence. Understanding the hierarchy of negative information allows you to prioritize your dispute strategy and focus energy where it creates the greatest score improvement.

Hierarchy of Negative Items

Item Type	Score Impact	Reporting Period
Bankruptcy (Chapter 7)	Very High	10 years
Foreclosure	Very High	7 years
Charge-Off	High	7 years
Collection Account	High	7 years
Late Payment (90+ days)	High	7 years
Late Payment (60 days)	Moderate	7 years
Late Payment (30 days)	Moderate	7 years
Hard Inquiry	Low	2 years

Always verify the accuracy of every negative item before initiating disputes. Inaccurate reporting — including wrong balances, duplicate entries, or accounts that aren't yours — must be challenged immediately.

CHAPTER 4 The Dispute Process Explained

Under the Fair Credit Reporting Act (FCRA), you have the legal right to dispute any information in your credit report that you believe to be inaccurate, incomplete, or unverifiable. The bureaus are legally obligated to investigate your dispute and respond within 30 days.

The Three Dispute Channels

Online Disputes

Fast and convenient but creates a digital paper trail that may limit legal options later. Best for simple factual errors.

Mail Disputes (Certified)

The preferred method for complex disputes. Creates an undeniable legal record and forces bureaus to comply with FCRA timelines.

Phone Disputes

Not recommended as a primary method. Use only to confirm receipt of mailed disputes or escalate stalled investigations.

LEGAL TIP

Always send dispute letters via USPS Certified Mail with Return Receipt Requested. This creates an irrefutable timestamp that triggers the 30-day investigation clock.

CHAPTER 5 Writing Powerful Dispute Letters

The effectiveness of a dispute letter depends entirely on its clarity, precision, and the evidence attached. A well-crafted letter cites the specific FCRA provisions being violated and demands specific corrective action.

Anatomy of a Dispute Letter

- ❖ Your full legal name and current address
- ❖ Social Security Number (last four digits only for security)
- ❖ Date of birth
- ❖ Account name, number, and bureau where the item appears
- ❖ Specific reason for the dispute (inaccurate, unverifiable, outdated, not mine)
- ❖ Requested resolution (delete, update, or correct)
- ❖ List of attached supporting documents

Supporting Documents to Include

Attach copies — never originals — of documents that support your claim. These may include account statements, payment confirmations, identity theft reports, court documents, or correspondence with original creditors.

STRATEGY	Never dispute everything at once. Bureaus may flag mass dispute submissions as frivolous. Target the highest-impact items first and work systematically through your list.

CHAPTER 6 Dealing with Collections & Charge-Offs

Collections and charge-offs represent two of the most damaging items on a credit report and require strategic handling. A misstep — such as making a partial payment — can reset the statute of limitations and extend how long the debt can be legally collected.

Collections: Your Options

Pay for Delete

Negotiate with the collector to remove the account from your report in exchange for full or partial payment. Get the agreement in writing before paying.

Debt Validation

Under the FDCPA, you have 30 days from first contact to request debt validation. The collector must cease collection activity until they provide proof the debt is valid and they have the right to collect it.

Statute of Limitations

Each state sets a time limit on how long a creditor can sue you for an old debt. Once expired, the debt is 'time-barred' — though it may still appear on your report.

WARNING

Making any payment on a very old collection — even $1 — can re-activate the account and reset your state's statute of limitations. Always verify the age and status of a debt before taking action.

CHAPTER 7 Building Positive Credit History

Disputing negative items is only half of the credit repair equation. Simultaneously building positive history accelerates your score recovery and creates a resilient credit profile that lenders want to extend offers to.

Secured Credit Cards

Secured cards require a cash deposit that becomes your credit limit. They are reported to the bureaus exactly like traditional cards, making them the most accessible tool for building credit from scratch or after a setback. Use them for small recurring purchases and pay the balance in full monthly.

Credit Builder Loans

Offered by credit unions and community banks, these installment loans are specifically designed to establish payment history. The loan amount is held in a savings account while you make payments, then released to you upon completion.

Becoming an Authorized User

Being added as an authorized user on a trusted family member's or friend's long-standing, low-utilization account can instantly improve your average account age and add positive payment history to your report.

PRO TIP	Open a new credit account only when it serves a strategic purpose. Each new account temporarily lowers your average account age and triggers a hard inquiry.

CHAPTER 8 Score Optimization Strategies

Once negative items are removed and positive accounts are established, advanced optimization techniques can push your score into the upper tiers — 760, 800, and beyond.

The 10% Utilization Rule

While the conventional wisdom suggests keeping utilization below 30%, clients who maintain balances below 10% consistently achieve the highest scores. On a $10,000 total credit limit, that means keeping balances under $1,000 at all times.

Rapid Rescore Technique

When applying for a mortgage or auto loan, ask your lender about rapid rescoring — a process that updates your credit report within 72 hours after you pay down balances or correct errors. This can add significant points exactly when you need them.

Strategic Card Usage

Use your oldest credit card at least once every three to six months for a small purchase. Inactive accounts are sometimes closed by issuers without notice, which can significantly reduce your available credit and lower your score.

ADVANCED	Ask your card issuers for credit limit increases every 6–12 months (with no hard pull). Higher limits with the same spending automatically lower utilization and increase your score.

CHAPTER 9

Protecting Your Credit Long-Term

Credit repair is not a one-time event — it requires ongoing vigilance. Identity theft, creditor errors, and life events can all introduce negative information into your file without your knowledge.

Credit Monitoring

Enroll in a credit monitoring service that alerts you to new accounts, hard inquiries, balance changes, and address changes in real time. Early detection of fraudulent activity can prevent serious damage.

Credit Freeze vs. Fraud Alert

Credit Freeze: Prevents any new credit from being opened in your name without your explicit authorization. Free at all three bureaus. Temporarily lift before applying for credit.

Fraud Alert: Notifies lenders that they must take extra steps to verify your identity before opening new credit. Active for one year; can be renewed.

HABIT	Set a recurring calendar reminder every 90 days to review your credit reports from all three bureaus. Catching errors early prevents years of compounded damage.

CHAPTER 10 Your 90-Day Action Plan

Transformation doesn't happen all at once — it happens through consistent, strategic action over time. This 90-day roadmap gives you a clear sequence to follow from Day 1 through Day 90.

Timeline	Action Items
Days 1–7	Pull all three credit reports. Identify all negative items. Highlight inaccuracies.
Days 8–14	Order certified mail supplies. Draft initial dispute letters for top-priority items.
Days 15–21	Send disputes to all applicable bureaus. Open a secured card if needed.
Days 22–30	Set up credit monitoring. Review bills and automate minimum payments.
Days 31–60	Follow up on disputes. Validate collections if applicable. Review bureau responses.
Days 61–75	Send follow-up or escalation letters for unresolved disputes.
Days 76–90	Pull updated reports. Measure score improvements. Plan next round of disputes.

About Breeze Wealth Solutions™

Breeze Wealth Solutions™ is an elite credit repair and financial consulting firm based in West Palm Beach, Florida. We specialize in transforming the financial profiles of individuals and business owners through proven dispute strategies, business credit building, and comprehensive funding solutions.

Our tiered service packages — Gold, Platinum, and Diamond — are designed to meet clients where they are and deliver measurable results. From removing inaccurate negative items to establishing robust business credit lines, our team provides white-glove service at every stage of the journey.

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Disclaimer

This guide is provided for educational and informational purposes only. The information contained herein is not legal advice, financial advice, or a guarantee of any specific outcome. Credit repair results vary based on individual circumstances, the accuracy of information in your credit file, and other factors outside of our control.

Breeze Wealth Solutions™ is not a law firm and does not provide legal services. If you require legal assistance, please consult a licensed attorney. All credit repair services are provided in accordance with applicable federal and state laws, including the Credit Repair Organizations Act (CROA) and the Fair Credit Reporting Act (FCRA).

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