

# CREDIT REPAIR

## BLUEPRINT

FIX YOUR CREDIT • BUILD BUSINESS CREDIT • ACCESS FUNDING



**IRONGATE**  
BUSINESS SOLUTIONS

A step-by-step consumer guide by IronGate Business Solutions

## Important Notice

This ebook is educational information, not legal advice, financial advice, or a guarantee of any result. Credit reporting laws and bureau procedures can change. Use the official credit reports, official bureau portals, and current mailing addresses before sending anything. Never make false statements, never create fake documents, and never dispute accurate information as if it is inaccurate.

Credit repair is about correcting inaccurate, incomplete, outdated, duplicate, mixed, fraudulent, or unverifiable information. Accurate negative information can usually stay on your credit report for the allowed reporting period.

IronGate Business Solutions - Credit Repair Blueprint

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# 1. Credit Repair Game Plan

## What this blueprint helps you do

Credit repair is not magic. It is a paper-trail process. Your job is to identify what is wrong, prove why it is wrong, ask for correction or deletion, and follow up until the report is accurate.

- Pull your official reports from all three bureaus.
- Compare every account line by line.
- Dispute only items that are inaccurate, incomplete, outdated, mixed, duplicate, fraudulent, or unverifiable.
- Send clear letters with copies of proof.
- Track deadlines and save every receipt.
- Rebuild positive credit while the disputes are being investigated.

## The 5-bucket dispute system

Bucket	Use this when...
Not mine	The account, inquiry, name, address, phone, employer, or public record does not belong to you.
Wrong status	The account is paid but reports unpaid, closed but reports open, included in bankruptcy incorrectly, or charged off incorrectly.
Wrong dates	Date opened, date of first delinquency, last activity, or payment history is inaccurate.
Wrong balance	Balance, credit limit, past-due amount, collection amount, or charge-off amount is wrong.
Duplicate/mixed	Same debt is reporting twice, sold debt shows wrong balance, or your file is mixed with another person.

## Golden rule

Do not write one lazy letter saying “delete all negative items.” A strong dispute names the item, explains the exact error, requests a specific correction, and includes proof.

## 2. Your Rights and What Can Be Disputed

### Your basic rights

Under federal law, you have the right to dispute inaccurate information in your credit reports. The credit reporting company generally must investigate and report results, and the company that supplied the information must also investigate when it receives a dispute. The CFPB recommends disputing with both the credit reporting company and the furnisher when needed.

- You can dispute for free.
- You can include copies of documents that support your position.
- You can ask that inaccurate information be corrected or removed.
- If a furnisher finds the information is wrong or cannot verify it, it must correct or remove it and notify the credit reporting companies.

### What you can dispute

- Wrong name, address, Social Security number, phone, or employer.
- Accounts that are not yours.
- Duplicate collection accounts.
- Wrong late payments.
- Wrong balances or credit limits.
- Accounts reporting after the allowed reporting period.
- Collections that were paid but still show unpaid.
- Fraudulent accounts or inquiries.
- Mixed-file information belonging to another person.

### What not to promise customers

Do not promise guaranteed score increases, guaranteed funding, or guaranteed deletions. A legitimate process can remove or correct inaccurate/unverifiable items, but accurate negative items may remain. This keeps your business clean and protects your brand.

## 3. Pulling and Organizing Your Reports

### Step 1: Get official reports

Use the official free credit report source: AnnualCreditReport.com. Save or print Equifax, Experian, and TransUnion separately. Do not rely only on a score app because score apps may not show every field needed for a strong dispute.

### Step 2: Create your folders

- Folder 1: Credit Reports.
- Folder 2: Identity documents.
- Folder 3: Proof documents.
- Folder 4: Letters sent.
- Folder 5: USPS receipts and tracking.
- Folder 6: Results and responses.

### Step 3: Make a dispute worksheet

Column	What to write
Bureau	Equifax, Experian, or TransUnion
Item name	Creditor, collector, inquiry, address, or public record
Account number	Use partial account number shown on report
Error	Exactly what is wrong
Proof	Bank statement, paid letter, ID theft report, court record, etc.
Request	Delete, correct balance, update status, remove duplicate, etc.
Date sent	Mail date and certified tracking number

### Do not skip this

Before mailing anything, scan or photograph the full packet. Your proof file is what keeps you organized when the bureau sends a vague response.

## 4. Reading Each Credit Report Like a Pro

### Personal information section

Circle names you never used, addresses you never lived at, employers you never worked for, wrong dates of birth, wrong phone numbers, and mixed Social Security numbers. Personal information errors can connect you to accounts that are not yours.

### Account section

- Check open date, closed date, status, payment history, balance, credit limit, past due, date of first delinquency, and remarks.
- Compare the same account across all three bureaus. Different bureaus may report different dates or balances.
- Look for charge-offs that update monthly with incorrect balances.
- Look for “paid” accounts still showing a past-due balance.

### Collections section

- Check whether the original creditor is listed.
- Check whether the same debt appears with more than one collector.
- Check whether the balance matches your records.
- Check whether the account is past the reporting period.

### Inquiries section

Hard inquiries can matter if they were not authorized or if you were a victim of fraud. Soft inquiries do not affect your score.

### Public records

Most credit reports no longer include many public records, but bankruptcies can appear. If a bankruptcy is reporting wrong, compare the docket, filing date, discharge date, and court information.

## 5. Building Your Dispute File

### Identity proof packet

- Copy of government ID.
- Proof of current address such as utility bill, lease, bank statement, or insurance document.
- Optional: Social Security card copy if needed for identity verification.
- For identity theft: FTC IdentityTheft.gov report and police report if you have one.

### Proof documents that work

- Paid-in-full letter.
- Settlement letter and proof of payment.
- Bank statement showing payment cleared.
- Creditor email or account statement.
- Court document.
- Insurance EOB for medical debt.
- Identity theft report.
- Letter from creditor confirming account is not yours.

### How to mark up your report

Print the report page that contains the error. Circle or highlight the item. Write “Disputed - see attached letter” beside it. Send copies only. Never send originals.

### Proof checklist

Every packet should include: letter, copy of ID, proof of address, highlighted report page, supporting documents, and your own copy of the full packet.

## 6. Round 1: Bureau Dispute Letters

### When to send bureau disputes

Start with the bureau or bureaus reporting the error. If the same wrong item appears on all three reports, prepare a separate letter and packet for Equifax, Experian, and TransUnion. Do not mail one letter to all three in the same envelope.

### What to include

- Your full name, address, date of birth, and last four of SSN.
- Credit report confirmation/file number if shown.
- The creditor or collector name exactly as it appears.
- Partial account number shown on the report.
- Exact reason for the dispute.
- Specific correction you want.
- Copies of supporting documents.

### Main bureau dispute template

[Your Full Name]  
 [Your Current Mailing Address]  
 [City, State ZIP]  
 [Date of Birth] | [Last 4 of SSN]  
 [Phone Number]

[Credit Bureau Name]  
 [Credit Bureau Mailing Address]

Re: Formal Dispute of Inaccurate Credit Report Information

To Whom It May Concern:

I am writing to dispute inaccurate information appearing on my credit report. Please investigate the item(s) listed below, review the enclosed documents, and correct or delete any information that is inaccurate, incomplete, unverifiable, or not reporting in compliance with applicable credit reporting requirements.

Item 1: [Company Name] - partial account number [XXXX]

Error: [Explain exactly what is wrong.]

Reason for dispute: [Example: This account is not mine / balance is incorrect / payment history is inaccurate / duplicate reporting / wrong status.]

Requested correction: [Delete the item / update balance to \$0 / correct status to paid as agreed / remove duplicate.]

Proof enclosed: [List attached documents.]

Item 2: [Repeat if needed.]

I have enclosed a copy of my identification, proof of address, and the credit report page with the disputed item circled. Please send me the written results of your investigation and an updated copy of my credit report after the correction is made.

Sincerely,

[Your Signature]

[Your Printed Name]

## Mailing addresses to verify before sending

Bureau	Dispute mailing address
Equifax	Equifax Information Services LLC, P.O. Box 740256, Atlanta, GA 30374
Experian	Experian, Dispute by Mail, P.O. Box 4500, Allen, TX 75013
TransUnion	TransUnion Consumer Solutions, P.O. Box 2000, Chester, PA 19016-2000

## 7. Round 2: Furnisher and Collector Disputes

### Why dispute with the furnisher too

The furnisher is the company reporting the information, such as a lender, credit card company, auto finance company, student loan servicer, landlord reporting agency, or debt collector. Disputing directly with the furnisher can force them to review their own records, not just respond to a bureau code.

### Direct furnisher dispute template

[Your Full Name]  
[Address]  
[Date]

[Creditor/Collector Name]  
[Address shown on credit report or billing statement]

Re: Direct Dispute of Credit Reporting Information  
Account: [partial account number]

To Whom It May Concern:

I dispute the accuracy and completeness of the information your company is furnishing to the credit reporting agencies for the account listed above.

The reported information is inaccurate because: [explain the exact error].

I request that your company conduct a reasonable investigation, review all records related to this account, correct the information with every credit reporting agency to which you furnished it, or delete the reporting if it cannot be verified as accurate.

Enclosed are copies of supporting documents: [list documents].

Please send me written confirmation of the results of your investigation.

Sincerely,  
[Signature]  
[Printed Name]

### Debt collector validation/dispute template

[Your Full Name]  
[Address]  
[Date]

[Debt Collector Name]  
[Collector Address]

Re: Dispute and Request for Validation  
Account: [partial account number]

To Whom It May Concern:

I dispute this debt and request validation. Please provide the name of the original creditor, the amount allegedly owed, an itemization of the balance, the date of default, proof that your company has authority to collect, and copies of documents showing that I am responsible for this debt.

Until this debt is validated, please mark the account as disputed with any credit reporting agency

to which you report. If you cannot validate this debt, please delete the account from all credit reporting agencies.

Sincerely,  
[Signature]  
[Printed Name]

## **When to use collector validation**

- You do not recognize the collection.
- The amount is wrong.
- The original creditor is missing or wrong.
- The collection was paid, settled, recalled, or sold incorrectly.
- The same debt is reporting through more than one collector.

## 8. Specialized Disputes

### Late payment dispute

Use this when you have proof that a payment was made on time or the creditor made an error. Include bank proof, creditor statements, autopay confirmation, or correspondence.

### Late payment wording

I dispute the reported late payment for [month/year] on [account name]. My records show the payment was made on [date] and was not late. Enclosed is proof of payment. Please investigate, correct the payment history to current/paid as agreed for that month, and send written results.

### Paid collection still reporting unpaid

I dispute the balance/status for [collector name]. This account was paid/settled on [date]. It is inaccurately reporting a balance of [amount] or unpaid status. Enclosed is proof of payment/settlement. Please update the balance to \$0 and correct the status, or delete the item if it cannot be verified.

### Duplicate collection

I dispute the duplicate reporting of the same alleged debt. [Collector A] and [Collector B] appear to be reporting the same original debt from [original creditor]. This creates inaccurate duplicate negative reporting. Please investigate and delete any duplicate or unverifiable reporting.

### Identity theft account

I dispute [account/inquiry] because it is the result of identity theft and was not opened or authorized by me. Enclosed are my identity theft report and supporting documents. Please block or remove this fraudulent information and send written confirmation.

### Mixed file/person who is not you

I dispute the personal information/account information listed below because it belongs to another person and is mixed into my credit file. I have never used this name/address/account. Please separate my file, remove the mixed information, and send written confirmation.

## 9. Mailing, Tracking, and Follow-Up System

### How to mail

Use certified mail if you want proof of delivery. Standard mail can be accepted by some bureaus, but certified mail gives you tracking and a delivery date. Keep the receipt.

### Your tracking log

Field	Example
Date mailed	July 1, 2026
Recipient	Experian
Tracking number	9407...
Delivered date	July 5, 2026
30-day check date	August 4, 2026
Response received	Yes/No
Result	Deleted / corrected / verified / no response
Next step	Send method of verification / complaint / attorney review

### Timeline

- Day 1: Mail dispute packet.
- Day 3-10: Confirm delivery.
- Day 30-45: Watch for investigation results.
- After results: Compare updated report to your original report.
- If corrected: Save proof.
- If verified and still wrong: Send a stronger second-round dispute with new proof.

### Do not do this

Do not send 20 disputes every week with no evidence. That can get disputes treated as frivolous. Send clean, organized disputes with facts and proof.

# 10. Rebuilding Credit While Disputes Run

## Payment history first

The fastest way to protect your score is to stop new late payments. Set autopay for minimums and calendar reminders 5 days before due dates.

## Utilization

Keep credit card balances low compared with limits. If possible, pay cards down before the statement closes, not just before the due date.

## Positive accounts

- Keep old positive accounts open if there is no expensive fee.
- Use a secured card only if you can pay it in full.
- Consider becoming an authorized user only on an account with low utilization and perfect payment history.
- Do not apply for too many new accounts at once.

## Collections strategy

Before paying a collection, identify the owner, request validation when appropriate, and try to get terms in writing. Do not give a collector direct access to your bank account if you are uncomfortable; use safer payment methods and keep records.

## Monthly routine

- 1 Check balances and due dates every Monday.
- 2 Pay cards before statement closing dates.
- 3 Save every payment confirmation.
- 4 Review reports monthly while disputes are active.
- 5 Do not ignore mail from bureaus, creditors, or courts.

# 11. Business Credit Foundation

## Separate personal and business

Business credit is stronger when your company looks real and consistent everywhere. Your name, business name, address, phone, website, and email should match across records.

## Business credibility checklist

- Legal entity filed with the state.
- EIN from the IRS.
- Business bank account.
- Professional email address using your domain.
- Business phone number listed consistently.
- Website with services, contact page, privacy policy, and terms.
- D-U-N-S Number / D&B; profile where appropriate.

## Starter vendor credit

Start with small business vendor accounts that report, only buy what the business needs, pay early, and keep proof. Never open accounts just to chase credit if the business cannot afford the bill.

## Funding prep

- Keep business bank deposits consistent.
- Avoid overdrafts and negative balances.
- Keep bookkeeping clean.
- Prepare a simple business plan.
- Know whether a lender uses personal guarantee or personal credit.

## IronGate offer idea

Sell the ebook as the first step, then offer a paid one-on-one report review, dispute packet preparation, or business credit setup consultation. Make sure your service agreements are honest and legally compliant.

## 12. 30/60/90-Day Action Plan

### First 30 days: organize and send

- 1 Pull all three official reports.
- 2 Create the dispute worksheet.
- 3 Highlight inaccurate items.
- 4 Gather ID and proof documents.
- 5 Send first-round bureau disputes by certified mail.
- 6 Start paying current bills on time and lowering utilization.

### Days 31-60: review and escalate

- 1 Review bureau responses.
- 2 Compare updated reports.
- 3 Send furnisher disputes for items still wrong.
- 4 Send collector validation/dispute letters for collections.
- 5 File a CFPB complaint if there is no meaningful response and the error is clear.

### Days 61-90: rebuild and prepare funding

- 1 Open or optimize positive accounts.
- 2 Lower credit card utilization.
- 3 Document all deletions/corrections.
- 4 Build business credibility assets.
- 5 Prepare for business funding only when personal and business profiles are ready.

### Weekly tracker

Week	Focus
1	Pull reports and create folders
2	Audit accounts and list errors
3	Prepare proof and draft letters
4	Mail disputes
5-6	Track delivery and pay down balances
7-8	Review responses and draft second round
9-12	Rebuild, monitor, and prepare business credit

## 13. Templates and Checklists

### Credit report audit checklist

- Wrong names or spellings.
- Old addresses that are not yours.
- Unknown employers.
- Unknown accounts.
- Wrong late payments.
- Wrong balances.
- Wrong credit limits.
- Duplicate accounts.
- Collections with no original creditor.
- Paid accounts showing balances.
- Accounts reporting past legal reporting period.
- Fraudulent inquiries.

### Dispute packet checklist

- Signed dispute letter.
- Copy of government ID.
- Proof of current address.
- Highlighted credit report page.
- Supporting documents.
- Certified mail receipt.
- Saved scan/photo of full packet.

### Method of verification request

[Your Name]  
[Address]  
[Date]

[Credit Bureau]

Re: Request for Method of Verification

I received your response stating that [account/item] was verified. The information is still inaccurate because [explain why]. Please provide a description of the procedure used to determine the accuracy and completeness of the information, including the name, address, and telephone number of each person or business contacted during the investigation.

Sincerely,  
[Signature]  
[Printed Name]

## **CFPB complaint prep**

- Your original dispute letter.
- Proof of delivery.
- Bureau or furnisher response.
- Report page showing the error still reporting.
- Plain explanation of what is wrong and what correction you requested.

## **Client intake questions**

- What is your credit goal?
- Have you pulled all three official reports?
- Do you recognize each negative item?
- Do you have proof for any paid/settled accounts?
- Have you been a victim of identity theft?
- Are you currently being sued or threatened over any debt?
- Do you need personal credit repair, business credit setup, or both?

## 14. Source Notes and Compliance Reminders

### Primary sources used

Consumer Financial Protection Bureau guidance says disputes should explain what is wrong, why, include copies of supporting documents, identify each error, request correction/removal, and include the report page with disputed items marked. The CFPB also explains that furnishers generally must investigate and respond within 30 days after receiving a dispute.

Experian lists its dispute-by-mail address as Experian, Dispute by Mail, P.O. Box 4500, Allen, TX 75013, and notes that disputes can be submitted online or by mail.

TransUnion lists its dispute-by-mail address as TransUnion Consumer Solutions, P.O. Box 2000, Chester, PA 19016-2000, and says standard or certified mail is accepted.

Equifax publishes a dispute request form instructing consumers to mail disputes to Equifax Information Services LLC, P.O. Box 740256, Atlanta, GA 30374.

### Links to verify before sending

- CFPB credit report dispute guidance: [consumerfinance.gov](https://consumerfinance.gov)
- CFPB sample dispute letters: [consumerfinance.gov/consumer-tools/credit-reports-and-scores/sample-letters-dispute-credit-report-information/](https://consumerfinance.gov/consumer-tools/credit-reports-and-scores/sample-letters-dispute-credit-report-information/)
- Experian dispute center: [experian.com/disputes/](https://experian.com/disputes/)
- TransUnion mail/phone dispute instructions: [transunion.com/credit-disputes/dispute-your-credit/mail-or-phone](https://transunion.com/credit-disputes/dispute-your-credit/mail-or-phone)
- Equifax dispute form/address: [equifax.com personal dispute resources](https://equifax.com/personal/dispute-resources)
- Official free credit reports: [AnnualCreditReport.com](https://AnnualCreditReport.com)

### Compliance reminders for selling services

- Do not charge illegal upfront credit repair fees if your service falls under credit repair laws.
- Do not claim you can remove accurate negative information.
- Do not create or submit fake police reports, fake IDs, fake bank statements, or false disputes.
- Use written agreements, clear refund policies, and honest advertising.
- Encourage customers to keep copies of everything.

### Final note

The win is accuracy plus consistency. Clean reporting, on-time payments, low utilization, and a real business foundation can put a customer in a better position for approvals and funding over time.

# Bonus: 10-Item Dispute Worksheet

## Item 1

Bureau	
Company/Collector	
Partial account #	
Exact error	
Proof attached	
Requested correction	
Date mailed / tracking	
Result	

## Item 2

Bureau	
Company/Collector	
Partial account #	
Exact error	
Proof attached	
Requested correction	
Date mailed / tracking	
Result	

## Item 3

Bureau	
Company/Collector	
Partial account #	
Exact error	
Proof attached	
Requested correction	

<b>Date mailed / tracking</b>	
<b>Result</b>	

### Item 4

<b>Bureau</b>	
<b>Company/Collector</b>	
<b>Partial account #</b>	
<b>Exact error</b>	
<b>Proof attached</b>	
<b>Requested correction</b>	
<b>Date mailed / tracking</b>	
<b>Result</b>	

### Item 5

<b>Bureau</b>	
<b>Company/Collector</b>	
<b>Partial account #</b>	
<b>Exact error</b>	
<b>Proof attached</b>	
<b>Requested correction</b>	
<b>Date mailed / tracking</b>	
<b>Result</b>	

### Item 6

<b>Bureau</b>	
<b>Company/Collector</b>	
<b>Partial account #</b>	
<b>Exact error</b>	
<b>Proof attached</b>	
<b>Requested correction</b>	
<b>Date mailed / tracking</b>	
<b>Result</b>	



### Item 7

<b>Bureau</b>	
<b>Company/Collector</b>	
<b>Partial account #</b>	
<b>Exact error</b>	
<b>Proof attached</b>	
<b>Requested correction</b>	
<b>Date mailed / tracking</b>	
<b>Result</b>	

### Item 8

<b>Bureau</b>	
<b>Company/Collector</b>	
<b>Partial account #</b>	
<b>Exact error</b>	
<b>Proof attached</b>	
<b>Requested correction</b>	
<b>Date mailed / tracking</b>	
<b>Result</b>	

### Item 9

<b>Bureau</b>	
<b>Company/Collector</b>	
<b>Partial account #</b>	
<b>Exact error</b>	
<b>Proof attached</b>	
<b>Requested correction</b>	
<b>Date mailed / tracking</b>	
<b>Result</b>	



## Item 10

<b>Bureau</b>	
<b>Company/Collector</b>	
<b>Partial account #</b>	
<b>Exact error</b>	
<b>Proof attached</b>	
<b>Requested correction</b>	
<b>Date mailed / tracking</b>	
<b>Result</b>	



# Bonus: Business Credit Setup Worksheet

## Business identity audit

Question / Item	Notes
Business legal name	
EIN and state filing	
Business address	
Business phone/email	
Website pages completed	
Bank account status	
Next action	

## Website and email checklist

Question / Item	Notes
Business legal name	
EIN and state filing	
Business address	
Business phone/email	
Website pages completed	
Bank account status	
Next action	

## Vendor account tracker

Question / Item	Notes
Business legal name	
EIN and state filing	
Business address	
Business phone/email	
Website pages completed	
Bank account status	
Next action	

## Funding readiness notes

Question / Item	Notes
Business legal name	
EIN and state filing	
Business address	
Business phone/email	
Website pages completed	
Bank account status	
Next action	

# Bonus: Client Intake Form

## Personal information

Prompt	Response
Name/contact	
Main credit goal	
Current pain point	
Documents available	
Urgency or deadline	
Notes	

## Credit goals

Prompt	Response
Name/contact	
Main credit goal	
Current pain point	
Documents available	
Urgency or deadline	
Notes	

## Negative items

Prompt	Response
Name/contact	
Main credit goal	
Current pain point	
Documents available	
Urgency or deadline	
Notes	

## Proof documents

Prompt	Response
Name/contact	
Main credit goal	
Current pain point	
Documents available	
Urgency or deadline	
Notes	

## Action plan

Prompt	Response
Name/contact	
Main credit goal	
Current pain point	
Documents available	
Urgency or deadline	
Notes	

# Final Sales Page Copy

## Use this text on your Wix sales page:

Credit Repair Blueprint is a step-by-step guide that teaches you how to read your credit reports, identify reporting errors, prepare dispute packets, mail dispute letters, track responses, and rebuild personal and business credit the right way. This guide includes templates, checklists, dispute letter examples, bureau mailing information, and a 30/60/90-day action plan.

## Button text: Download Ebook

Suggested price: \$29.99 for the ebook only, or \$99-\$149 with a one-on-one report review session.