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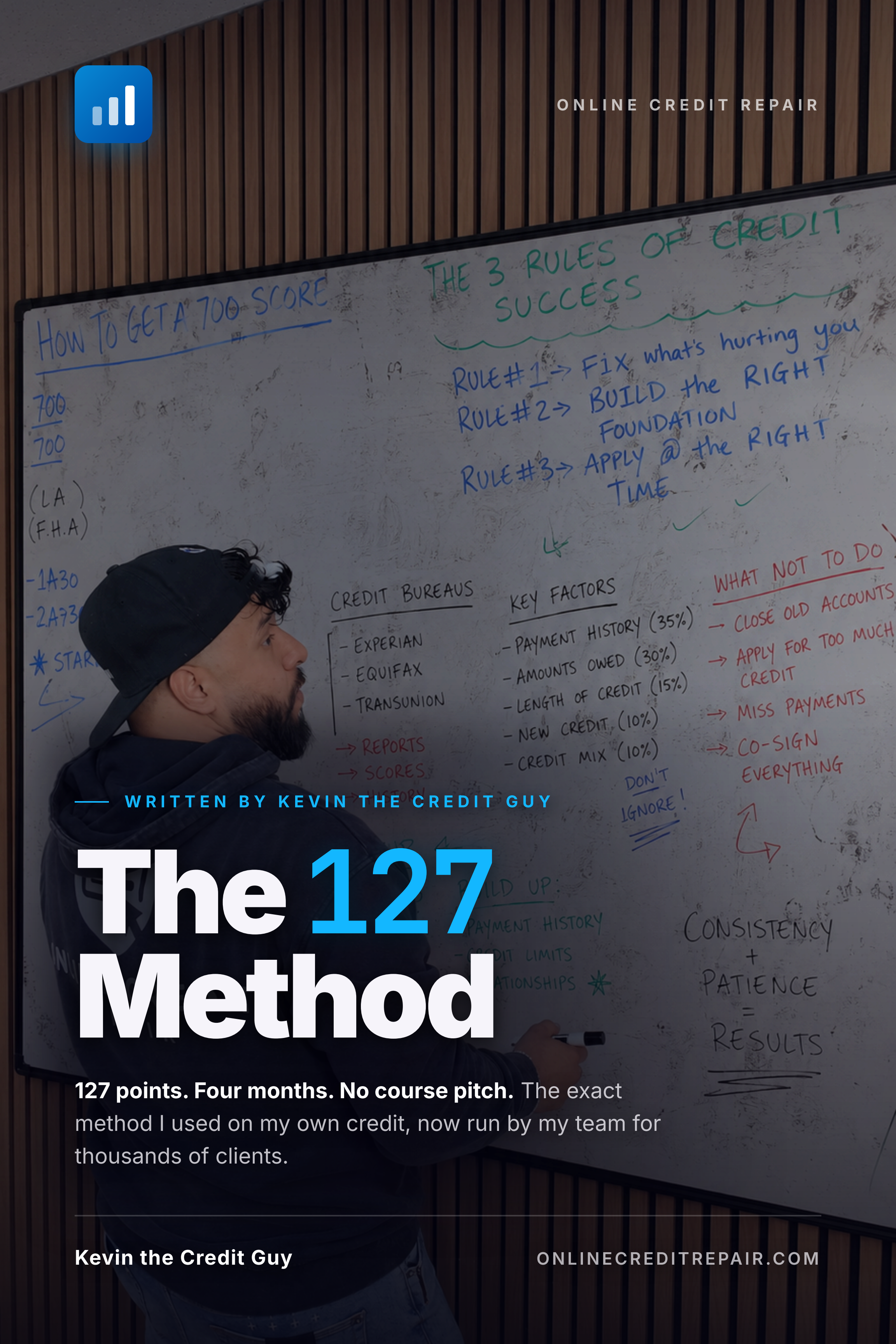

WRITTEN BY KEVIN THE CREDIT GUY

The 127 Method

127 points. Four months. No course pitch. The exact method I used on my own credit, now run by my team for thousands of clients.

Kevin the Credit Guy

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A four-phase playbook to rebuild your credit score. The exact method I used on my own credit, now run by my team for thousands of clients.

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Inside this book

INTRODUCTION

The 127 Number

There is a specific feeling that comes with bad credit. By the time you finish reading, you will never have to feel it again.

There is a specific feeling that comes with bad credit.

It is not the moment the email says "denied." It is the moment before. When you already know.

You can tell by the pause. The slight delay in the loan officer's voice. The way the salesman says "let me check with my manager" and disappears for a little too long. The way the friendly person at the bank, the one who used to chat you up, suddenly goes very professional.

You already know the answer.

You also know what comes next. You will either walk out empty-handed, or you will sign something that costs you twice what it should. A higher deposit. A higher rate. A cosigner. Somebody else's name on the line because yours was not good enough.

If you have ever sat in your car after a moment like that, scrolling on your phone, doing the math on what that "no" just cost you, this book is for you.

I want to make you a promise.

By the time you finish reading, you will never have to feel that feeling again.

> **By the time you finish reading, you will never have to feel that feeling again.**

That is a big promise. So let me back it up with a number.

127.

That is the average number of points our clients gain on their credit score when they run the process you are about to read. The average timeline is four months.

Not seven years. Not "just wait for it to fall off." Four months.

Some clients move faster. Some slower. 127 is the average across thousands of people, and your results will depend on what is actually on your reports, what you do with the information in this book, and how consistently you run the process. Anyone who promises you an exact number on day one is selling you something I would not buy either.

What is not an average is this.

There is a real method behind those results. It is not luck. It is not a secret. It is a process with four phases, and once you can see the phases, you can run them.

Audit. Attack. Build. Lock.

That is the whole game.

I am going to teach you all four. The full thing. The same method I used on myself when I had a 500 credit score for eight years of my life, and the same method my team uses every day with clients all over the country.

Most books in the credit space tease you for 90 pages and then sell you a course. This is not that. I would rather lose a few customers and have you actually know how to fix your credit yourself than have ten thousand readers who finish and still do not understand it.

When you are done, you will have a choice.

Some people will read this book, close it, and run all four phases on their own. The information here is enough to do that. I respect anyone who goes that route.

Some people will read it, see what is actually involved, and decide they would rather have a team handle it for them. They will reach out to mine.

Both roads work. The whole point is that you get to choose, with your eyes open, instead of guessing.

I am going to be honest with you the whole way through. I am not going to oversell. I am not going to undersell. I am going to tell you exactly what works, exactly why it works, and exactly where most people go wrong.

One last thing before we start.

If you take nothing else from this book, take this.

Your credit score is not who you are. It is not a verdict. It is not a life sentence.

Your credit score is not who you are. It is not a verdict.

It is a project.

Most people just never learn how to start it.

You are about to.

Turn the page.

What if four months **changed everything?**

TURN THE PAGE.

YOUR COMMITMENT

Write the contract before you start.

This is not about chasing a number. Write down what better credit is supposed to unlock.

MY PERSONAL GOAL

TARGET DATE

TODAY'S DATE

WHY THIS MATTERS TO ME

I commit to run the 127 Method because I am working toward the goal above. I will pull all three reports, mark every item, send the letters, build the right accounts, and protect the credit I earn.

SIGNED

DATE

TAKE IT ONLINE

Post your goal and tag **@kevinthecreditguy** on Instagram or TikTok.

Caption builder + social links

CHAPTER ONE

A 500 for Eight Years

A leasing office in 2017. A score that had not moved since I was 19. The moment that started the work.

The leasing office was small.

Fluorescent lights. The kind of carpet that has been there since 2003. A faint smell of printer ink and old coffee.

My wife and I were sitting across from a woman in a blazer. She was typing into her computer and smiling at us in that polite, professional way that does not mean anything yet. She was about to run my credit.

I already knew what she was about to see.

I knew because I had been living with that number for eight years.

500.

That is where my credit score had been sitting since I was 19 years old. I was 27 now. Married. Trying to put together a life with my wife. Trying to find a place that would have us.

When the woman finally looked up, she did not say anything bad. She did not have to. She just smiled a slightly different smile and started typing on the lease.

In my wife's name.

Just hers.

Not ours.

You probably know how that moment feels. The smile that does not quite reach the eyes. The way the conversation suddenly speeds up to move past the awkward part. The way somebody you just met now knows something embarrassing about you. The way your spouse reaches over and squeezes your hand under the table because they do not know what else to do.

If you have never had that moment, I am glad. If you have, I am sorry.

I have been there too many times to count.

And that was not even the first one.

From 19 to 27, I lived in two apartments and a house, three different places, with two of my closest friends. Every single time we applied, the leasing office came back with a higher deposit because of someone's credit.

Every single time, that someone was me.

That stings in a specific way. It is one thing to feel embarrassed in private. It is another thing to feel embarrassed in front of two of your best friends who are sitting right there with you trying to find a place to live.

They never said anything. They were not the type. But the math gets done in everyone's head. The cost of being your friend just went up a little.

I want to tell you something about that version of me, because I think you might need to hear it about yourself.

I was not a bad person. I was not reckless. I was not even bad with money in some dramatic way. I just had not been taught any of this.

Nobody in my life had ever shown me how credit works. Not my parents. Not my friends. Not my school. I do not blame them. They had not been taught either. That is the part of this nobody talks about.

The credit system in this country is built to be confusing.

And most people are flying blind in it their entire lives.

So when a debt collector called me in 2015, when I was in my early twenties, and offered me a "convenient" monthly payment plan on an old debt, I said yes. I did not know any better. I figured I was doing the responsible thing. The grown-up thing.

That one phone call. That one yes.

It kept a collection sitting on my Experian report for ten years.

Ten years.

Every time my credit got pulled, that account was sitting there. Telling everyone who looked the wrong story about who I was.

I want you to feel that for a second. Not because I want sympathy. Because if you have a number like that on your report right now, I need you to know it is not a permanent description of you. It is information. And a lot of the time, that information is wrong, or outdated, or impossible for the people reporting it to actually prove if you make them try.

We are going to get to all of that.

But first, let me tell you what changed for me. Because it was not what you think.

It was not motivation. I had plenty of motivation. Embarrassment is a strong motivator and I had a stockpile.

What changed was that I finally saw the system from the inside.

My brother-in-law had been studying credit on his own for a while. One day he called me and said, "I can show you what is actually going on with your credit report. Drive out here."

So I drove. Two hours. I sat down at his kitchen table. He pulled my report up on the screen.

I had never seen it before. Not really. I had checked a score once or twice. I had never seen the actual report.

I will never forget the moment I leaned in.

There were errors on there. Real errors. Things that were not even mine. Things that were mine but were reporting incorrectly. Dates that did not match what I remembered. Amounts that were off.

I looked at him and said, "Wait. You mean I can dispute these?"

He said yes.

And then he told me something that changed my life.

He said most people never see this. Most people never know they can do this. The errors just sit there for years, quietly costing people tens of thousands of dollars in higher rates and deposits and denials, and most of them have no idea any of it is even there.

He told me he had learned it from a mentor named Mitch. Mitch ran a small course for about 300 dollars.

I went home that night and told my wife.

I was not making much money back then. Three hundred dollars was real money in our house. The kind of money that buys groceries for two weeks.

She told me to do it. She paid for it herself.

I will not forget that for the rest of my life.

The course was basic. By today's standards, very basic. Some factual dispute letter templates. A couple of rounds of letters. That was it.

I sent the letters out for myself.

A few weeks later, three of the collections on my report were gone. Three Portfolio Recovery medical collections. Just gone. Like they had never been there.

My score moved.

For the first time in eight years, I broke past 500.

Then I opened a small installment account at Daniel Jewelers. I had bought my then-girlfriend, now my wife, a piece of jewelry and a bottle of cologne, of all things, on credit. I paid it as agreed. It reported every month. I opened a Best Buy account. Same story.

By the time I was 28, in 2021, I had my first real credit card.

By 2022, my wife and I were pre-approved for a home.

Read that sentence one more time. Because two years before that, I was the guy whose name could not even go on the apartment lease.

I am not telling you this to brag.

I am telling you this because I want you to understand something I needed someone to tell me.

It is possible. Faster than you think.

But before you close this book and start celebrating, I have to tell you the rest of the story. Because what happened next taught me the most important lesson in this entire book.

And if I skipped it, I would be lying to you.

By 2021, I had already started my own credit repair business. I was helping other people. I was working on my own credit and getting other people approved for theirs. I went to apply for my very first auto loan. A Ford Mustang.

My score was around 700 by that point. I expected a great interest rate. I was Kevin the Credit Guy, after all.

The dealership offered me 10 percent.

10 percent. To Kevin the Credit Guy.

I almost laughed in their faces. I almost walked out.

Then it hit me.

My score was 700. But my credit profile, the actual story my report told about who I was as a borrower, was not ready yet. I had cleaned things up. I had not built things up. Not enough. Not yet.

That moment, sitting in that dealership, looking at a 10 percent APR with a 700 score, broke something open for me.

Removing negative items is one part of this game. It might not even be the most important part.

You can have a clean report that no lender takes seriously.

You can have a clean report that no lender takes seriously.

You can have a 700 and still get a 10 percent rate.

I had been so focused on cleaning that I had been teaching my early clients half of the truth. That day, I changed how I do everything.

That is what I want to spare you from.

This book is going to teach you both halves of the job. The clean. And the build. Audit, Attack, Build, Lock. The full process. Because if I only teach you half, you will end up exactly where I was that day. A clean report and a bad rate.

I am 33 as I write this. My credit history is four years and eleven months long. I am still building. So is everyone I know who is good at this. It does not stop. That is part of the game too.

Here is why I am telling you my story.

I know what it feels like to be on both sides of this table.

I know what it is like to sit in that leasing office and have your wife sign for both of you because you cannot.

I also know what it is like to walk into a closing on a home, into a dealership, into a bank, and have them say yes. With options. With rates that do not make you wince.

Most importantly, I know what it is like to fall asleep at night knowing that if my income disappeared tomorrow, if a business went sideways, if life threw a curveball, I have something to fall back on.

I tell my clients all the time. Good credit buys you time.

> **Good credit buys you time.**

When I had a 500, I could not buy myself any time. I had no margin. No backup. No second move if my first one failed.

Now I do.

That changes how you live. It changes what you say yes to. It changes the kind of fear you carry around without even knowing you are carrying it.

That is what I want for you.

Not the score. Not the number on the screen.

The life that comes with it.

The apartment you signed for yourself. The car you drove off the lot in without a cosigner conversation. The house with a rate that lets you breathe. The sleep at night. The "yes" you finally get to say to your kid because you are not scrambling.

That life is the whole point.

And it starts with understanding why you are stuck. Not the surface reason. The real one. The one nobody has ever explained to you.

That is the next chapter.

Turn the page.

CHAPTER TWO

Why You Are Stuck

You are not stuck because you are bad with money. You are stuck because the system was built to be confusing.

There is a moment in every consultation where I can see it happen.

I am sitting on a Zoom call. The client is on the other side of the screen, sometimes from their car, sometimes from their kitchen, sometimes from a parking lot during their lunch break. They have just shared their screen and pulled up their credit report. We are scrolling through it together.

Then I say the thing.

"Look at this one. This account is reporting wrong."

There is a pause.

Then I see it. Their shoulders drop about an inch. Their eyebrows pull together. They lean a little closer to the screen.

"Wait. It's reporting wrong?"

That is the moment.

The moment they realize that the thing they have been blaming themselves for, the thing they have been losing sleep over, the thing they have been quietly carrying around, is not actually their fault in the way they thought it was.

It is reporting wrong. And nobody told them.

I want you to feel that for a second. Because what I am about to tell you is the single most important thing in this book.

You are not stuck because you are bad with money.

You are stuck because nobody ever showed you the inside of the system.

You are not stuck because you are bad with money.

Let me show you.

Picture your credit report as a scoreboard at a high school basketball game.

The scorekeeper is not watching the game. He is sitting up in the press box, typing in numbers somebody on the floor radios up to him. If the radio guy says "Henderson, two points," that goes on the board. The scorekeeper does not check if Henderson actually scored. He just writes down what he was told.

That is your credit bureau. Equifax, Experian, TransUnion. They are not investigators. They are scorekeepers.

The radio guy is what the industry calls a furnisher. That is the bank, the lender, the collection agency, the card issuer. They report to the bureaus. The bureaus write it on your scoreboard.

Now imagine you walk up to the scorekeeper and say, "I never scored those two points. Take them off."

What does he do?

He picks up the radio. "Hey, did Henderson score those two points?" The radio guy, who is the same guy who reported the score in the first place, says yes. The scorekeeper writes back: *verified*.

That just happened. In real life. To you. Probably more than once.

I had a client named Bobby call me last spring. He had disputed the same collection three times on the Experian website over a six-month stretch. Same account. Same dispute. Same eleven-day response every time. Each one came back the same way.

This information has been verified as accurate.

He told me, "I thought maybe I was crazy. Maybe the account really was mine and I had forgotten about it."

He was not crazy.

The account was bought by a collection agency in 2019 for about eight cents on the dollar. They never had any of the original documentation. They never could have produced it. But every time Bobby disputed, the bureau radioed up, the agency hit confirm, and the scoreboard never changed.

That is how a wrong account stays on a report for ten years.

That is how the Portfolio Recovery collection I told you about in the last chapter stayed on my Experian for a decade.

It is not because the bureaus are evil. It is because the dispute you sent did not give the system anything to flag. You said, "this is not right." The system asked the furnisher, "is this right?" The furnisher said yes. Forty seconds. Done.

Here is the part most people never hear.

A federal study, run by the FTC, found that one in five Americans has an error on at least one of their credit reports. One in five. Take a look at the four people closest to you. Statistically, one of you is walking around with bad data on a report you have never seen.

About one in twenty has an error big enough to push them into a worse interest-rate tier. That is the difference between the rate you got on your last car and the rate the person ahead of you in line got, on the same car, with worse income. It is the difference between getting approved for a house at 6 percent and getting offered 8.5 and walking out.

For an error nobody put on you. That you did not authorize. That you do not even know is there.

I want to introduce one more idea before we go to the next chapter.

The reason the wrong move is the only move most people know is that it is the only move the bureaus tell you about.

Go to any bureau's website right now. There is a big friendly button that says ∗Dispute*. You click it. You pick a reason from a dropdown menu. You hit send.

The form is designed to make disputing easy.

Easy disputes do not work.

The bureau knows that. They make it easy because they know it is the version that almost never sticks. The dispute that actually works requires specificity, citations, certified mail, and follow-through. None of that is on the website. You have to go around the website to do it correctly.

We will get to exactly how to do that in Chapter 4. For now, I want you to walk away from this chapter with a different feeling than the one you walked in with.

You are not stuck because you do not understand money.

You are not stuck because you made bad choices when you were younger.

You are not stuck because of who you are.

You are stuck because somebody handed you a scoreboard with the wrong numbers on it and never told you the scorekeeper would not check.

I am about to teach you how to make him check.

But before we get there, you need to see the scoreboard for yourself. Not the score. The scoreboard.

That is the next chapter.

Turn the page.

RESULTS

127 is the average.

Here's what that looks like.

Real clients. Real before/after scores. First name plus last initial for privacy.

+150

567 → 718 · 3 weeks

Nikolas K. · Late-payment recovery

+162

~488 → 650 · 90 days

Stormi C. · Collections + accounts

+90

~559 → 649 · 45 days

Phillip I. · Multi-bureau dispute

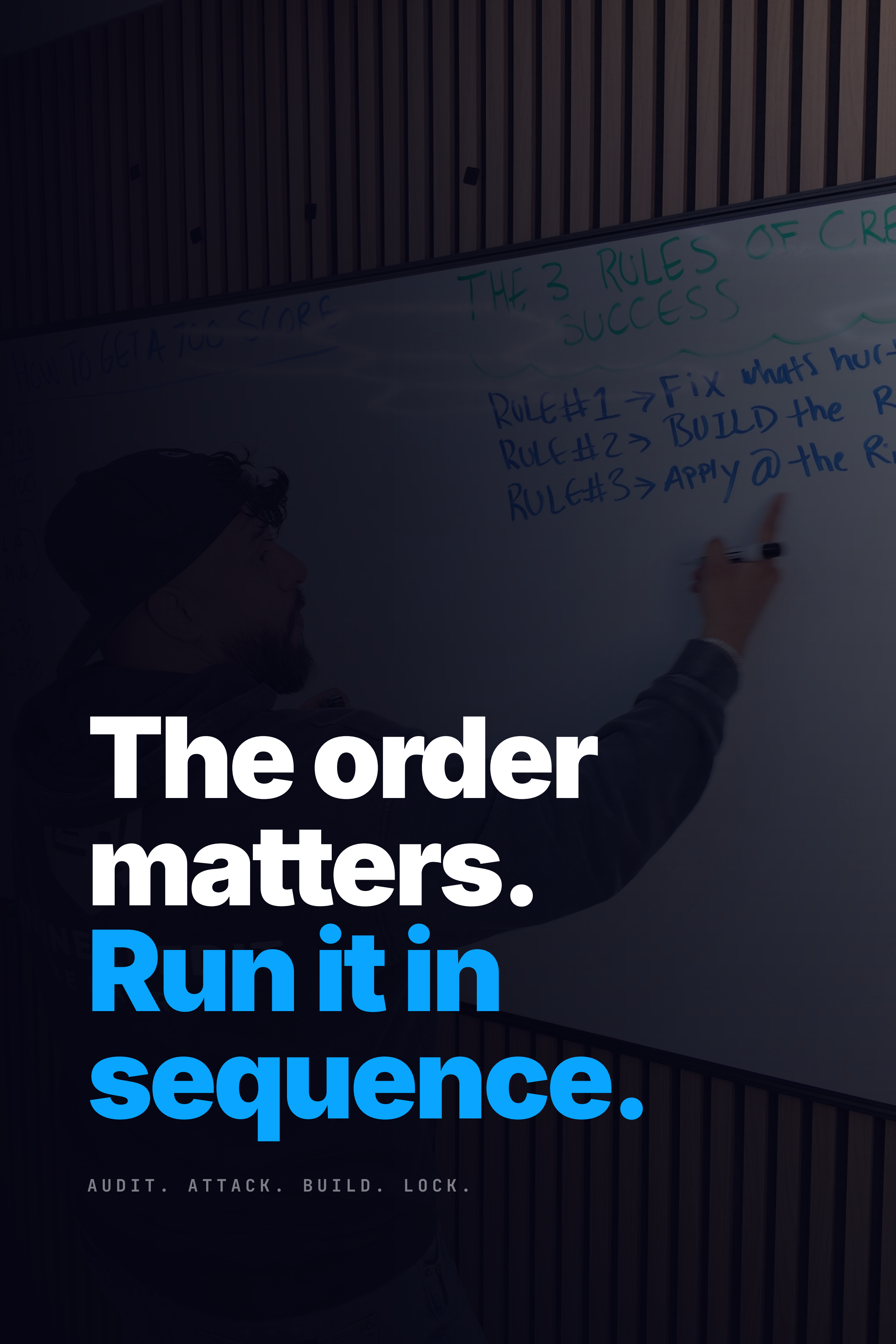
+85

514 → 599 · 2 months

Juan R. · Bankruptcy + collections deleted

> "My wife and I just got accepted into our dream home in Texas. It feels so good. I'm on an all time high of how good it feels to be approved for something like this. It was truly life changing."

— **Hannah B.** · 2 months with Kevin's team



The order matters.

Run it in sequence.

AUDIT. ATTACK. BUILD. LOCK.

CHAPTER THREE · PHASE ONE

Audit.

See what they see.

You cannot fix what you cannot see. Before we touch a single dispute, we pull all three reports and read them the way a lender reads them.

A few weeks ago I was on a call with a guy named Tony.

Tony is a roofer. He runs a small crew in the Houston suburbs. He had been trying to buy a house for two years. Every time he applied, the answer was the same. The rate they came back with was so bad that the monthly payment would have eaten his whole month.

His score was 612. He thought 612 was the problem.

I asked him to pull all three of his credit reports while we were on the call. Not the score he saw on his phone. The full reports. From all three bureaus.

He was quiet for a second.

Then he said, "How do I do that?"

I want you to stop and feel the weight of that question.

Tony had been trying to fix his credit for two years. He had been losing sleep over his credit for two years. He had been told no on the same house three times in eighteen months.

And he did not know how to pull his actual credit reports.

That is not because Tony is lazy. It is because the apps lied to him.

Let me explain what I mean.

Most people who think they have "checked their credit" have actually only checked a score. The Credit Karma app. The Experian app. The little widget on their bank's website. Those things show you a number and a couple of charts and call it a credit report.

It is not a credit report. It is a thermometer.

A thermometer tells you the temperature. It is a single number. It is useful, but only so far. It cannot tell you why you have a fever, what is causing it, or what to do about it.

A credit report is the chart at the foot of the hospital bed. It is forty or fifty pages long. It has every account you have ever had, every payment you have ever made or missed, every inquiry from every lender, and every public record going back seven to ten years.

IN PLAIN ENGLISH

Your score tells you something happened. Your full report tells you what happened, who reported it, and where to aim the dispute.

That is what an underwriter looks at when they decide your rate.

That is what you have to look at if you want to change it.

When Tony pulled his actual reports, the first thing he said was, "There's like three hundred lines on here."

That is normal. Yours will look like that too.

It will not look organized. It will look like a wall of acronyms, dates, account numbers, and small-print notes. The first time you see it, you will feel a little defeated.

Take a breath. We are going to walk through it together.

Here is the only place I want you to go.

annualcreditreport.com.

That is the federal site Congress made the bureaus build. It is not an app. It is not a credit-monitoring service that wants your card on file. It is dry, ugly, and unbranded, and it is the only place I trust to pull all three reports at once without trying to sell you something on the way out.

Pull all three. Equifax, Experian, TransUnion. Save them as PDFs. If you have a printer, print them. You are about to mark them up.

Now spread them out side by side.

This is the part Tony had never done. He had checked his Experian once on the app. He had never seen all three together.

The first thing that hit him was how different they were.

Not slightly different. Significantly different.

An account on his Experian was missing from his TransUnion. A collection on his Equifax had a balance two hundred dollars higher than the same collection on his Experian. A late payment showing on one bureau was not on the other two.

Most people, when they see this, panic. They think it means the system is broken.

It is not broken. It is just the system.

The bureaus do not share data with each other. They are competitors. Each one gets reports from different furnishers, at different times, in different formats. Every difference between bureaus is normal. Every difference is also an opportunity.

This is the part you need to internalize.

If a piece of information is reporting one way on Equifax and another way on Experian, both of them cannot be right.

That is your leverage.

One report shows one date → **Another report shows a different date** → **You dispute the inconsistency**

When we get to the dispute chapter, we are going to use those inconsistencies as our first move. They are the lowest-hanging fruit on the entire report. The furnisher who reported a collection with two different balances to two different bureaus cannot defend both numbers. One of them has to come off.

For now, let me walk you through what Tony and I saw on his reports, in the order I always read them.

The first thing we look at is the personal information section. Your name, your addresses, your employer, your date of birth.

This is the part most people skip. Do not skip it.

SAMPLE CREDIT REPORT

Start with the information section.

MOCKUP

Equifax Experian TransUnion

SECTION	FIELD	REPORTED VALUE	WHAT TO MARK
Personal information	Name	ANTHONY R. DIAZ	Match
Personal information	Address	422 Harbor Lane, Galveston TX	Dispute
Account history	Auto loan	Paid as agreed	Keep
Collection account	Balance	$642	Compare

ZOOMED FIELD

Address you never lived at

422 Harbor Lane, Galveston TX

A bad address can connect the wrong account to your file. Mark it first.

I find errors here on more than half of the reports I see. Old addresses you never lived at. Misspellings of your last name. A previous employer the bureau has on file from eight years ago. Sometimes, addresses that belong to someone with a similar name whose file got tangled up with yours.

On Tony's report, his Equifax personal information showed an address in Galveston. He has never lived in Galveston.

That is the first item on our dispute list.

I want to explain why personal information matters more than people think.

The bureau's entire case for keeping an account on your report rests on being able to prove that account is yours. If the personal information they have for you is sloppy and inconsistent, every account tied to that personal information becomes harder for them to defend.

Think of it like a building inspector. If the inspector finds the address on the permit does not match the address on the foundation, the rest of his paperwork gets a lot of red ink. The same thing happens here. Errors in your personal information are the cracks in the foundation. We start there.

After personal information, we look at public records.

Bankruptcies. Civil judgments. Tax liens.

If you have a public record on your report, it is almost certainly the single biggest weight on your score. The good news is public records have the strictest reporting standards in the entire system, because they are tied to actual courthouse documents. Most of them cannot be re-verified inside the thirty-day window the law allows.

Tony had a civil judgment on his Equifax from when he was twenty-one. It was nine years old. He thought it would fall off in a year. We disputed it. It was gone in eleven days.

Eleven days. From a single letter.

After public records, we move to collections.

These are the worst kind of negative item, because they hit you twice. Once when you missed the original payment, and again when that debt got sold to a third-party collector who then reported it as a brand new account.

A medical collection on an $87 bill from 2018 is sitting on someone's report right now, dropping their score by 60 points, costing them a worse rate on a car they will pay $400 a month on for the next five years. That math is real and it is brutal.

Mark every collection. Note who originally owned the debt. Note who currently owns the debt (usually a different name). Note the date of first delinquency. Note the balance.

Then we look at late payments and charge-offs on accounts you actually opened. Older lates first. The older they are, the easier they are to argue. Lenders care most about the last 24 months. If a 90-day late is from 2019, the furnisher may not even have the documentation anymore.

Then hard inquiries. Anything you applied for in the last two years. A hard inquiry only costs you a few points each, but they add up. And about a third of the hard inquiries I see on client reports are ones the client never authorized. A dealership that shopped your auto loan to nine lenders without telling you. A furniture store. A medical provider. Those can be disputed too.

Finally, your open accounts in good standing. You are not disputing these. You are taking inventory. These are the foundation we are going to build on in Phase Three.

By the time you have gone through all six categories, you will have a marked-up version of every report and a list of every disputable item, with the bureaus it appears on, the dates, the balances, and a note about anything inconsistent.

That is your Audit.

For Tony, the Audit took about ninety minutes. By the time we were done, he had a list of 22 items across the three bureaus.

He went quiet for a second. Then he said, "I have been trying to fix this for two years and I never knew any of this was here."

That is the most common sentence I hear in my entire job.

It is also the sentence that tells me what is about to happen next.

Tony was not stuck because his score was 612. He was stuck because for two years he had been working on a problem he could not see. Now he could see it.

A month later, he had ten of those twenty-two items deleted. A month after that, six more. His score by the end of the third month was 731.

The leasing office on his old apartment, the one that had been turning him down for two years, called him back to ask if he wanted to extend his lease. He told them no. He had bought a house.

I am going to teach you everything Tony and I did in the next three chapters.

But all of it starts here.

You cannot fix what you cannot see.

Pull the reports this weekend. Print them. Spread them out.

Then turn the page.

PHASE ONE · COMPLETE

If you ran it, you did all of this.

- [ ] Pulled all three reports from **annualcreditreport.com**
- [ ] Marked every disputable item with bureau, date, balance
- [ ] Noted reporting inconsistencies across bureaus
- [ ] Built a master list — the map for Phase Two

NEXT → Phase Two: Attack (Chapter 4)

CHAPTER FOUR · PHASE TWO

Attack.

Dispute like you mean it.

The bureau-website dispute fails because the system auto-confirms it in forty seconds. There is another way. A legally-correct way.

The first dispute letter I ever sent was wrong.

I want you to know that before I tell you anything else. Because if you have sent the wrong dispute letter at some point in your life, you need to know I did too. I learned the way most of us learn anything important.

By doing it badly. And then by doing it slightly less badly. And then by figuring out what works.

The course I bought from Mitch back in 2020 had a packet of template letters. I downloaded them, filled in my name, mailed them out for the three Portfolio Recovery medical collections sitting on my Experian.

A few weeks later, three of them came off.

I thought I had cracked the code.

Then a year and a half later, when I started working on clients, I sent the same letters. About half of them got the same result. The other half came back with the same one-word answer.

∗Verified.*

That word is the whole reason most credit-repair attempts fail.

Let me show you what it actually means.

Go back to the scoreboard from the last chapter for a second.

You walked up to the scorekeeper, said the two points were wrong, and he radioed the floor. The radio guy said yes, they were right. Scoreboard does not change.

The scorekeeper writes back to you: *verified*.

You read that word and you assume it means somebody actually checked. Like a referee reviewed the play. Like there was a tape rewind. Like a human looked at the file.

There was no human.

There was no tape. There was no file. The bureau sent a code. The furnisher's computer matched the code. Forty seconds. The bureau printed a letter.

Verified.

You click dispute → **Bureau sends a code** → **Furnisher computer confirms**

Here is what I want you to understand. The bureau is allowed to use the word "verified" even when nothing real has been verified. The law says they have to conduct a "reasonable investigation." It does not define what reasonable means. The bureaus have decided that pinging the furnisher's computer is reasonable.

That is the gap in the system. That is the door we are going to walk through.

There are three things that take a dispute out of the auto-confirm pile and put it in front of a real person.

The first is specificity.

Imagine you took a sweater back to a store and the cashier asked why you were returning it. If you say "I don't like it," the return is easy and quick. They scan the tag, you get your money, you walk out.

Now imagine you say "I don't like it because the stitching on the third row of the left sleeve is uneven, and the hang tag SKU does not match the SKU printed on the inside collar."

The cashier is not going to handle that one. She is going to call a manager. The manager is going to call somebody from the brand. Now there is a paper trail and a person who has to make a decision.

Same return. Different friction. Different outcome.

A dispute that says "this account is not mine" is the first version. A dispute that says, "The account ending in 4471, reported by Midland Credit Management, shows a date of first delinquency of April 15, 2019 on TransUnion and June 22, 2019 on Experian. These dates are inconsistent. Please provide the documentation that supports the correct date and the original contract demonstrating ownership of the debt" is the second.

SAMPLE BUREAU COMPARISON

This is the dispute target.

MOCKUP

Equifax · Experian · TransUnion

FURNISHER	FIELD	TRANSUNION	EXPERIAN
Midland Credit Mgmt	Account ending	4471	4471
Midland Credit Mgmt	First delinquency	04/15/2019	06/22/2019
Midland Credit Mgmt	Balance	$1,184	$1,184
Midland Credit Mgmt	Status	Collection	Collection

ZOOMED MISMATCH

Two dates. One account.

04/15/2019 vs. 06/22/2019

Both dates cannot be right. That is the specific inconsistency you put in the letter.

WRONG

This account is not mine.

RIGHT

The account ending in 4471, reported by Midland Credit Management, shows different first-delinquency dates on TransUnion and Experian. Please provide the documentation that supports the correct date and ownership of the debt.

The second one cannot be auto-confirmed. It has to be escalated.

The second thing is law.

When a dispute cites the right sections of the Fair Credit Reporting Act, the math on the bureau's side changes. They have lawyers. The lawyers do not want a routine dispute escalating into a federal compliance complaint. So the bureau is more likely to remove the account quietly than to spend hours trying to defend it.

You do not need to be a lawyer to do this. You need the letter to reference the right statute. The two that do the most work for you are FCRA Section 611 (the bureau's duty to conduct a reasonable investigation) and FCRA Section 623 (the furnisher's duty to report accurate, complete, verifiable data).

Think of these like the building code on a remodel. You do not need to be a contractor to call the inspector. You just need to know the right code to point at when you do.

The third thing is certified mail.

Disputes you submit on the bureau's website go into a queue the bureau controls. Disputes you mail certified, with return receipt requested, go into a paper file that creates a legal trail. They have a stamp. They have a delivery date. They have a clock that starts ticking the moment they arrive.

The law gives the bureau thirty days to respond. If they miss the deadline, the account is supposed to come off by default. That deadline does not really exist on the website disputes. It does exist on the certified ones.

I have had clients get accounts removed for nothing other than the bureau missing the deadline on a certified letter.

So here is what the actual process looks like.

You take your list from the Audit. You start with the highest-impact items. Public records first. Then collections. Then late payments on accounts you still owe.

For each item, you draft a letter that names the account, calls out the specific inconsistency or documentation gap, cites the relevant section of FCRA, and asks for specific proof.

You send three copies. One to each bureau the item appears on. Certified mail, return receipt.

You keep a folder. Every letter you mail. Every receipt. Every response that comes back.

Thirty days later, the responses arrive. They will say one of three things.

Deleted. The account is gone. Your score will move within a billing cycle.

Updated. Something on the account changed but the account stayed. Maybe the balance is correct now. Maybe a late was removed but the rest of the account stayed. Read carefully. "Updated" can be a partial win.

Verified. They are saying the account is correct as reported. Most people stop here.

This is the moment that separates the people who get small results from the people who get the kind of results that change their life.

Most people stop because they think "verified" means it is over.

It is not over. It is just the end of round one.

When you get a "verified" response, you send a Method of Verification letter.

A Method of Verification is the response a 12-year-old asks for when their sibling lies about something.

"I did not do it."

"Prove it."

That is what the Method of Verification letter is. It is the legal equivalent of "prove it."

> ***IN PLAIN ENGLISH***
> A Method of Verification letter asks the bureau to show the receipts behind the word "verified."

It says, in effect: "You told me this account is verified. Please provide the name of the person at the furnisher who verified it, the documents they reviewed, the date and time of the review, and the method they used to confirm accuracy."

Read those four asks again.

Because here is the thing.

There is no person. There were no documents. There was no review. The method was a code-to-code match between two databases.

When you ask for the Method of Verification, the bureau has to produce things that almost never exist. They have two options. Produce evidence they cannot produce, or remove the account.

A lot of accounts that survived the first round come off in the Method of Verification round.

Especially old accounts.

Especially accounts that have been bought and sold a few times.

Especially anything from a debt buyer that does not have the original paperwork.

I had a client named Maria last year. She had a collection on her TransUnion from a phone bill she stopped paying in 2017. She had disputed it three times on the TransUnion website over the prior eighteen months. It came back verified every time. She had given up and decided to wait it out.

We sent one Method of Verification letter. Certified mail. Cited FCRA 611(a)(7).

It came off in nine days.

That was a 47-point jump for Maria. From one letter that we drafted on a Tuesday afternoon.

Most people never knock on that second door.

> **"In 3 weeks my score jumped 150 points."**
>
> NIKOLAS K.

That is the door.

You will run this process for two or three rounds on each item. Some come off in round one. Some take round two. Some take a Method of Verification round three. Some take an outright complaint to the Consumer Financial Protection Bureau, which is its own move and one I am happy to walk you through if you ever need it.

The clients who get the biggest wins are the ones who run the whole sequence. The clients who get small wins are the ones who run round one, get excited about a couple of deletions, and stop.

The collection agencies are counting on you to stop. They know most people give up after the first letter. The whole business model of buying old debt for pennies on the dollar depends on most people never sending the Method of Verification.

You will not be most people now. You know the second door is there.

I want to leave you with one more thing before the next chapter.

If you have ever sent a dispute that came back "verified" and you took that word at face value, please stop carrying that around.

You did the right thing with the information you had.

You used the version of disputing that the bureau told you about. You did not know there was another version, because they do not advertise it.

Now you do.

Cleaning the report is half the job. Once we have it clean, we have to make it look like the report of a borrower the bank actually wants to lend to. That is the half nobody teaches.

It is also the half I had to learn the hard way, sitting in a Ford dealership with a 700 score and an APR that made me want to walk back out.

Turn the page.

PHASE TWO · COMPLETE

If you ran it, you did all of this.

- [ ] Drafted Round 1 dispute letters for the highest-impact items
- [ ] Sent certified mail with return receipt (every bureau, every item)
- [ ] Logged responses — deleted, updated, verified
- [ ] Sent Method of Verification on every survivor

NEXT → Phase Three: Build (Chapter 5)

01 Dispute Letter — Round One

FROM

[Your Full Name]
[Your Current Address]
[City, State, ZIP]
[Phone] · [Email]

TO

[Bureau: TransUnion / Experian / Equifax]
[Bureau mailing address]
Addresses listed on back page

DATE ______________________

RE **Dispute of inaccurate information on credit report**

To whom it may concern,

I am writing to dispute information appearing on my credit report. Per my rights under the Fair Credit Reporting Act, **15 U.S.C. § 1681i, Section 611**, I request a reasonable reinvestigation of the item below.

ACCOUNT IN DISPUTE
Creditor / Furnisher: `[Name as shown on report]`
Account number: `[Last 4 digits]`

SPECIFIC INACCURACY

```
[Examples — pick the one that fits:
· The date of first delinquency on this account (MM/DD/YYYY) does not match the date on my other bureau report.
· The balance reported is $____. My records show $____.
· This account is not mine. I have no record of opening it.]
```

Pursuant to **FCRA § 611(a)(7)**, please disclose the method of verification used, including the identity of the furnisher contacted, the documents reviewed, and the date the investigation was completed.

If you cannot verify the accuracy of this information within the **30-day window** under FCRA § 611(a)(1)(A), this account must be deleted from my credit report.

Sincerely,

____

Send certified mail with return receipt. Keep copies of everything you send and everything you receive.

02 Method of Verification — Round Two

FROM

[Your Full Name]
[Your Current Address]
[City, State, ZIP]
[Phone] · [Email]

TO

[Same bureau]
[Same address]

DATE ______________________

RE **Method of Verification request**

To whom it may concern,

On `[date of your prior dispute]`, I disputed the following account:

Creditor / Furnisher: `[Account name]`
Account number: `[Last 4 digits]`

On `[date of your response]` you responded that this account had been *"verified"* as accurate.

Per my rights under **FCRA § 611(a)(7)**, I am requesting that you provide the method of verification used, specifically:

1. The name of the individual at the furnisher who responded.
2. The specific documents that individual reviewed.
3. The date and time of the verification.
4. The procedure used to confirm the account's accuracy.

If you cannot produce this information, the account must be deleted from my credit report under **FCRA § 611(a)(5)(A)(i)**.

I look forward to your response within the **15-day window** required under FCRA § 611(a)(7).

Sincerely,

____
Signature

Most accounts that survived Round 1 do not survive this letter. The documentation almost never exists.

03 Collection Validation Request

FROM

[Your Full Name]
[Your Current Address]
[City, State, ZIP]
[Phone] · [Email]

TO

[Collection agency / debt buyer]
[Mailing address shown on notice or report]

DATE ______________________

RE **Dispute and request for validation of collection account**

To whom it may concern,

Your company is collecting or reporting the account below. I dispute this debt. This letter is not an admission that I owe it.

ACCOUNT IN DISPUTE
Collection agency: `[Name as shown on report]`
Original creditor: `[Original creditor, if listed]`
Account number: `[Last 4 digits]`
Amount reported: `$________`

Please provide validation, including:

1. The original creditor and an itemized accounting of the balance.
2. The date of first delinquency and last payment date.
3. A contract, application, judgment, or document bearing my signature.
4. Proof your company has authority to collect and furnish this debt.

While this is under review, mark the account as disputed with any credit reporting company. If you cannot validate the debt and your authority to collect it, cease collection activity and request deletion or correction of the reporting.

Sincerely,

____

Signature

Use this when a collection account is old, unfamiliar, bought by a debt buyer, or missing proof. Do not ignore lawsuit papers.

04 Late Payment Reporting Dispute

FROM

[Your Full Name]
[Your Current Address]
[City, State, ZIP]
[Phone] · [Email]

TO

[Original creditor / loan servicer]
[Credit reporting disputes address]

DATE ______________________

RE **Dispute of inaccurate late-payment reporting**

To whom it may concern,

I dispute the late-payment reporting your company furnished to the credit bureaus.

ACCOUNT IN DISPUTE
Creditor / Furnisher: `[Name as shown on report]`
Account number: `[Last 4 digits]`
Late payment reported: `[30 / 60 / 90 days late]`
Month(s) reported late: `[Month and year]`

WHY I AM DISPUTING IT
`[Example: My records show payment on MM/DD/YYYY. / The account was in deferment or forbearance. / The payment was posted incorrectly. / The bureaus do not match.]`

Please conduct a reasonable investigation under the Fair Credit Reporting Act and provide the records used to verify this late status, including the billing statement, due date, grace-period policy, payment posting history, and account notes.

If you cannot verify that this late payment is complete and accurate, please remove the late-payment notation and notify all credit reporting companies to which you furnished it.

Sincerely,

____
Signature

Use this for one or two late payments that look wrong, were posted late, or do not match your payment records.

Do not argue louder.

Document better.

THEN SEND THE NEXT LETTER.

CHAPTER FIVE · PHASE THREE

Build.

Add the right accounts.

A clean credit report is not a finished credit report. You can have a 700 and still get a 10 percent rate. This chapter is why.

I told you the story already, but I want you to read it again, because I want it to sit in your head before we start this chapter.

I walked into a Ford dealership in 2021.

My credit score was right around 700. I had spent the previous year and a half cleaning up my report. The Portfolio Recovery collections were gone. The medical accounts were gone. The late payments were aging off. I had run my own version of Audit and Attack on myself, and it had worked.

I was Kevin the Credit Guy. I was helping other people get approved. I was there to drive home in a Mustang.

The dealership ran my credit and came back with a 10 percent rate.

10 percent.

To me.

I sat in that uncomfortable little chair with the coffee that nobody drinks and I felt my face get hot. I asked them to run it again. They did. Same number.

I drove home in my old car that night.

I sat in my driveway for about forty minutes trying to figure out what had gone wrong.

This chapter is what I figured out.

A clean credit report is not a finished credit report.

> **A clean credit report is not a finished credit report.**

A score is not the same thing as a credit profile.

You can have one without the other, and a lender knows the difference even when you do not.

Let me explain it the way I wish somebody had explained it to me.

When you apply for a job, your resume is not just a list of dates. It is a story. A hiring manager looks at how long you stayed at each place, what kinds of roles you held, whether you got promoted, whether your jobs got bigger over time, whether the gaps between them make sense.

If your resume only has one job on it from one year ago, the manager has no story to read. You are not a bad candidate. You are just an unreadable one. The safest thing for the manager to do is pass.

A credit report works the same way.

In 2021, my credit report had the equivalent of one job on it from a year ago. A handful of recently-opened accounts. No installment loan. No mortgage. No real history. Just a thin, clean, brand-new file that happened to have a 700 score sitting on top of it.

To the lender at that dealership, my file did not say "this is a responsible person." It said "this is a person we have nothing to go on."

When a lender has nothing to go on, they protect themselves. They give you the highest rate the deal will support, because they are pricing in their uncertainty.

That is what 10 percent was. The price of having no story.

This chapter is about how to write the story.

We call this phase Build, and the average credit-repair company will not even mention it to you. Build is slow. There is no flashy result to put in a testimonial. There is no big point jump in week three.

There is just a number that quietly keeps climbing while you do the same handful of things every month.

Let me show you what those things look like by walking you through a client of mine named Rachel.

Rachel came to me in early 2024 with a score of 543. We ran her Audit. We ran her Attack. By Christmas, she was at 671. Right around the 127-point average. We had cleaned up her report.

Then I told her something she did not want to hear.

"We are not done."

She looked at me on the Zoom call like I had just slapped her. We were at the score she had been chasing. The car loan she had wanted was now available to her. Why were we not done?

I told her about my Mustang day. I told her the same thing was about to happen to her if we walked away here. A clean 671 was going to get her into a car with a worse rate than she deserved. And it was going to lock her out of the house she really wanted, the one we had been talking about all along.

Rachel agreed to give me six more months.

Here is what we did with her, and here is why each thing matters.

The first thing we did was add an installment loan.

Rachel's file at that point was all credit cards. Five of them. Some old, some new. No mortgage. No auto loan. No personal loan.

To a lender, that is like meeting a job candidate who has only ever worked retail. There is nothing wrong with retail. But the manager has no idea how this person handles project work, or budgets, or deadlines, because they have never had to.

A credit file that is only credit cards tells the lender, "this person can handle a small revolving balance." It does not tell them "this person can handle a fixed monthly payment of $400 for the next four years."

That second part is exactly what a mortgage is going to ask of them.

We had Rachel open a small credit-builder loan at her local credit union. It was a $1,200 loan. The money sat in a locked savings account at the credit union. Rachel paid $52 a month for two years. At the end of the two years, she got her own money back. The credit union reported the payments to all three bureaus every month.

That single move added a whole new category to her file. It told the next lender who looked at her, "this person has handled an installment payment on time, every month, for the last X months." A whole different story than what her file said in December.

The second thing we did was bring her utilization down.

You have probably heard the rule that says you should use less than 30 percent of your available credit. That rule is wrong.

It is not unsafe. It is just not optimized.

The real number, the one that maximizes your score, is under 10 percent. Even better, under 5.

Here is the way to think about it.

Imagine you are at a doctor's appointment and they need to weigh you. You step on the scale.

Now imagine you stepped on the scale wearing a forty-pound backpack you did not bother to take off.

Same person. Same actual weight. Wildly different number on the scale.

Your credit cards are the backpack.

The bureaus do not check the scale when you sit down at the doctor's office. They check it on the day your credit card's statement closes. That day is usually about three weeks before your due date. If you wait until the due date to pay, the bureau has already weighed you with the backpack on.

The fix is what I call the statement-date payment. Two or three days before your card's statement closes, you knock the balance down to the number you want reported. Sometimes that is $50. Sometimes that is zero.

Pay before statement close → **Bureau sees the lower balance** → **Score reflects lower utilization**

When Rachel started doing this on her three biggest cards, her score moved 42 points in 30 days. No disputes. No new accounts. Just timing.

The third thing we did was leave her old accounts alone.

Rachel had a Capital One card she had opened when she was nineteen. Twelve years old. She did not use it anymore. The card had a $39 annual fee. She wanted to close it.

I told her absolutely not.

That card was twelve years of payment history sitting in her file, quietly making her look more reliable than her younger cards could on their own. The day she closed it, two things would happen. Her average account age would drop, and her total available credit would shrink, which would push her utilization up. Both of those things would lower her score.

> ***IN PLAIN ENGLISH***
> An old account in good standing is not just a card. It is history. Keep the history if you can remove the fee.

Closing that card to save $39 a year would have cost Rachel maybe 25 score points. That is a measurable amount of money on her next mortgage. Way more than $39 a year, every year, for the life of the loan.

I had her call Capital One and ask to be downgraded to a no-annual-fee version of the same card. They did it on the call. Same account. Same age. Zero fee. Score stayed where it was.

The fourth thing we did was add one more account on top.

I told Rachel to apply for a secured card from her bank, the bank she had her checking with. Secured cards are great for Build because the bank knows you are good for the deposit. The starting limit is usually equal to the deposit. Rachel put down $500.

That card joined her file. She used it for gas. Paid it off before the statement closed. Repeated.

Six months later, her credit union called and offered to convert the secured card to an unsecured card with a $2,000 limit. Same account number. The age came along. Her available credit jumped. Her utilization dropped. Free win.

The last thing we did was the hardest. We let it age.

For six full months, Rachel did not apply for anything else. She did not close anything. She did not move money around to try to game her score. She just paid the cards down before the statement dates, paid the credit-builder loan, used the gas card, and let the file get older.

That is the part I cannot make exciting. It is just discipline.

Six months in, Rachel's score was 749.

Last month she closed on a house in a suburb of Houston. The rate she got was 6.1 percent. The first lender she walked into approved her on the spot.

She sent me a photo of her sitting on the front porch of the empty house, holding the keys. I keep it on my phone.

I want you to understand what this chapter is really about.

> "My wife and I just got accepted into our dream home in Texas. It was truly life changing."
>
> HANNAH B.

Audit gives you a map. Attack gives you the clean. Build gives you the story a lender wants to read.

If you stop at Attack, you end up like I did at the Ford dealership. A 700 score and a 10 percent rate.

If you run all three, you end up like Rachel. The same 700 with a rate that opens the doors you have been knocking on.

Two more things before we close this chapter.

The first is that Build never stops. I am still in Build. I will be in Build for the rest of my life. Every long-term high-score borrower I know runs this phase forever. They do not "finish their credit." They tend it like a garden.

The second is what happened to me with that 10 percent Mustang offer.

I walked out of that dealership. I went home. I started Build. I added a small installment loan from my credit union. I added two more cards. I let my utilization stay low for six months. I let the existing accounts age.

A year later, I bought a different car. The rate they offered me was 4.2 percent.

That is the difference between a clean report and a built profile.

That is what this chapter is for.

The next chapter is how you keep all of this from slipping. Because the saddest thing I see in this business is somebody who runs Audit and Attack and Build, gets to a 720, and is back at 580 in eighteen months because nobody told them about the last phase.

Turn the page.

PHASE THREE · COMPLETE

If you ran it, you did all of this.

- [ ] Added one missing account type to round out the mix
- [ ] Pulled utilization below 10% on every revolving account
- [ ] Did not close any old accounts in good standing
- [ ] Set up the file to age — six months of nothing dramatic

NEXT → Phase Four: Lock (Chapter 6)

CHAPTER SIX · PHASE FOUR

Lock.

Habits that hold.

Lock is what keeps relaxing from costing you everything you gained. Six habits. None hard. All non-negotiable.

I want to tell you about a client I will call Marcus.

Marcus came to me in early 2023. His score was 542. He had two collections, a charge-off, four late payments across two cards, and a public record from a small claims case his ex-roommate had filed against him over a deposit. He was a long-haul truck driver. He wanted to buy a house in the Texas Hill Country with his wife and their two kids.

We ran the full method. Audit. Attack. Build.

By July of 2023, Marcus was at 718. His wife cried on the call when I told her. I got a thank-you card in the mail with a picture of his kids on it. I keep it on my desk.

In May of 2024, ten months later, Marcus came back.

His score was 583.

He had lost 135 points in less than a year.

I want you to feel the weight of that for a second. Because if Marcus had not come back to me, if he had not made that second call, he was about to walk into the same rooms he had walked out of in 2023. The leasing office. The dealership. The bank.

After everything we did. He was about to get told no again.

This chapter is about why that happens, and how to make sure it does not happen to you.

The phase is called Lock for a reason. Lock is the part most people skip because by the time you get there you are tired. You have done the hard work. You have run the disputes. You have built the file. You have hit the score. You want to relax.

Lock is what keeps relaxing from costing you everything you gained.

Let me show you what relaxing actually looks like, because Marcus is going to show us in real time.

Here is what he did in those ten months between his 718 and his 583.

The first thing he did is something I see on probably half of the comeback calls I take. He closed his oldest credit card.

It was a Capital One card. He had opened it when he was nineteen. Twelve years old at that point. The card had a $50 annual fee. Marcus had not used it in two years. He looked at the statement one day, saw the fee charged, and called to close the card.

That single phone call cost him probably 30 score points.

Imagine your credit file is a small town. The Capital One card was the oldest business on Main Street. A diner that had been there since before any of the other shops opened. Maybe Marcus did not eat there anymore. Maybe nobody he knew ate there anymore.

But the day that diner closed and the windows got boarded up, the whole street looked different. Less established. Less reliable. People driving through started to wonder if the town was on its way down.

That is exactly what closing an old credit card does to your file. The card itself was not earning Marcus anything. But it was making the rest of his file look older and more stable just by being there.

The fix, if you ever find yourself in this situation, is to call the issuer before you close the card and ask to be downgraded to a no-annual-fee version of the same card. Most issuers will do it on the call. The account stays. The age stays. The fee goes away. You keep the building open, you just stop paying rent on the second floor.

The second thing Marcus did is the most common Lock failure of all.

He missed a payment.

Not because he could not pay it. Because he forgot.

He was on the road, his electric company sent the bill to his email, the email got buried, and 34 days later the unpaid bill landed in a collection agency's database. The collection got reported to his TransUnion. Single new collection. Single 30-day late equivalent.

It cost him 71 points.

71 points. From an email he never opened.

The rule I give every client at the end of the Build phase is the same one I follow myself. Autopay on everything. Not "remember to pay on time." Autopay. Minimum payments at minimum, set to draft from a checking account that always has a buffer in it.

I keep a separate checking account that I use only for credit card autopay. It has a permanent balance that is about two months of all my minimum payments. I do not touch that money. It is the buffer. If my main account goes to zero for any reason, the buffer covers the autopay so nothing ever goes 30 days late.

IN PLAIN ENGLISH

Autopay is not a convenience feature. In Lock, autopay is insurance against one forgotten bill undoing months of work.

If Marcus had set this up after we hit 718, he would never have lost the 71 points. Forty-five minutes of setup. Years of protection.

The third thing Marcus did was apply for too many cards too fast.

He saw the high score and felt invincible. In a four-month stretch he applied for and got approved for three new cards. A travel rewards card he saw on a YouTube ad. A Best Buy card a cashier offered him at checkout. A gas station card he signed up for because he was on the road a lot.

Each of those applications added a hard inquiry to his report. Each new account dropped his average account age. None of the new cards had any history yet, so they were dragging the average down hard.

I am not against new cards. I add a card a year sometimes. The difference is intent.

The rule I want you to follow in Lock is this. You do not apply for new credit unless you can answer three questions. What is this card for? When are you paying it off? What will your utilization be the day after you swipe it?

If you cannot answer those three questions, the card is not for you. It is for the cashier whose bonus depends on signing you up. Walk away.

The fourth thing Marcus did is the one I see least often, but when it shows up it shows up big.

He let his oldest card run up to 92 percent utilization right before its statement closed.

He had a Chase card he had been using for everything since the wife had set up some recurring household expenses on it. The card had a $3,500 limit. The month before he called me back, the balance reported at $3,220.

Ninety-two percent.

SAMPLE REVOLVING ACCOUNT

The statement balance is what reports.

MOCKUP

Equifax Experian TransUnion

ACCOUNT	BALANCE	LIMIT	UTILIZATION
Chase card	$3,220	$3,500	92%
Capital One	$41	$1,000	4%
Gas card	$0	$600	0%
Total revolving	$3,261	$5,100	64%

ZOOMED RISK

92% utilization

$3,220 balance on a $3,500 limit

Pay before the statement closes so this number reports lower.

Remember the doctor's office analogy from the last chapter? The scale at the doctor's office. The forty-pound backpack on your back.

Marcus was sitting on the scale with about four backpacks worth of utilization, every single month, and the bureaus were taking his weight every time.

That alone was probably another 40 points off his score.

The fix is the statement-date payment. Pay the card down to the number you want reported, three days before the statement closes. The bureaus get the small number. The lender still gets paid in full when the due date arrives. You get the score impact of running near-zero utilization without the cash flow stress of actually running near-zero utilization.

Do this every month. Forever.

WRONG	RIGHT
I will pay it by the due date.	I will pay it before the statement closes, so the bureau sees the balance I want reported.

The fifth thing Marcus did was check his score every single day.

He had a credit-monitoring app on his phone that pinged him every morning. He watched the number go up two points one day and down three the next. He thought every move was meaningful. He reacted to noise. He applied for a card to "boost" his score. He paid one off because he wanted to "clear it." He moved money around without understanding what each move would do.

Watching your score every day will make you act on noise.

Watching your score every day will make you act on noise.

The score moves a few points up and down every month based on when statements close and when balances report. None of those daily moves mean anything by themselves. The trend over a quarter means everything.

Pull your reports once a quarter. Scan them for new accounts you did not open, new addresses that are not yours, new inquiries you did not authorize. Twenty minutes, four times a year. That is your Lock maintenance.

The sixth and last habit is the easiest to skip and the most expensive to skip.

You have to actually look at your reports four times a year.

Marcus had a small fraudulent charge on a card he never used. Somebody had gotten the card number from a data breach. Because he was not pulling his reports, he never noticed until the collection from non-payment hit his TransUnion.

If he had pulled his quarterly report, he would have caught the charge in week one. He could have called the bank. The bank would have removed the charge. End of story.

Because he did not, it became a collection.

That is what most Lock failures look like. They are small things that compound because nobody was paying attention.

Now back to Marcus.

When he came back to me in May 2024, we ran a fresh Audit. The picture was bad. The closed card. The new collection. The three hard inquiries. The maxed-out Chase card.

We ran a second Attack on the new collection. The bank had charged off without proper notice, which gave us a real opening, and the collection came off in 31 days. We had him call Chase to ask if they would restore the card he had closed. They could not (the window was past), but they upgraded him on a different card to add some history back. We brought his utilization back down with statement-date payments. We let the new accounts age.

By March 2025, ten months later, Marcus was at 731.

He told me, "I will never make that mistake again."

I believe him.

Here is what I want you to take from his story.

If you skip Lock, the rest of the work cannot save you.

If you run Lock, your score becomes a thing you barely have to think about. It just stays where you put it. It quietly compounds. It buys you the rates and the approvals and the sleep at night that I told you about in the introduction.

That is what the 127 Method gives you when you run all four phases.

Not just the points.

The life that comes with the points.

The last chapter is the shortest one. It is the part where I tell you what to do next.

Turn the page.

PHASE FOUR · COMPLETE

If you ran it, you did all of this.

- [ ] Autopay live on every account, with a buffer checking account
- [ ] Statement-date payments scheduled, not just due-date
- [ ] Quarterly report pull on the calendar (not daily score-watching)
- [ ] No new credit unless there's a defined plan for it

NEXT → Both Roads Work (Close)

CLOSE

Both Roads Work

You have the playbook. The next move is yours.

You are at the end of the book.

I told you in the introduction that when you finished, you would have a choice. This is that part.

You now have the full method. Audit. Attack. Build. Lock.

You know how to pull all three of your reports. You know how to read them like an underwriter. You know which items to dispute first, and in what order. You know the specific language to use that forces a real human review instead of a 40-second auto-confirm. You know how to send the Method of Verification follow-up that takes down the accounts that survived the first round. You know how to add the right accounts and structure your utilization so a lender actually wants to give you a real rate. You know the six habits that keep all of it from sliding back.

That is everything I know.

I did not hold a chapter back. I did not save the "real" method for a $2,000 course. I do not have a $2,000 course. This is what the people I work with pay me to do for them every day, and now you have the whole playbook in your hands.

So here is the choice I told you was coming.

The first road is the do-it-yourself road.

You close this book. You pull the reports this weekend. You spend an afternoon marking them up. You print the dispute letters. You drive to the post office on a Monday and you send them certified. You wait 30 days. You read the responses. You send the follow-ups. You run the rounds. You start Build six weeks in. You set up the autopay and the buffer and the statement-date payments. You give it 6 to 12 months.

If you have the time, the patience, and the appetite to do the work, this road works. I have watched it work for thousands of people.

The most common reason the DIY road fails is not lack of intelligence. It is life. You start it, you get two rounds in, life gets busy, you set the folder on the kitchen table, the folder gets moved to a drawer, and you forget about it for six months. When you remember, you have to restart the rhythm.

If you can guard the rhythm, you can do this.

If you cannot, the second road exists for a reason.

The second road is to hand it over to my team.

This is what we do every day at Online Credit Repair. We run the same method you just read about. The same Audit. The same Attack. The same Build coaching. The same Lock habits.

The difference is we do the parts that take time off your plate. We pull the reports. We mark them up. We draft and send the disputes. We file the certified mail. We read the responses and run the rounds. We coach you on Build and on the cards to add and the utilization to hit. We watch your reports for the new errors that show up.

You do not have to think about it. You do the parts only you can do, which is mostly being patient and following the Build coaching, and we do the rest.

If you want to hand it over, you can book a free 20-minute consultation at **onlinecreditrepair.com** or call us at **1-800-455-9632**. We will pull your tri-bureau report live on the call, walk you through what we see, and tell you exactly what we can do. There is no obligation. We do not sell on the call. If you decide you want our help, we will lay out a plan. If you decide you want to run it yourself, you have the book.

Both roads work.

The only road that does not work is closing this book and doing nothing.

> **The only road that does not work is closing this book and doing nothing.**

I want to leave you with one last thing.

I think about the version of myself sitting in that leasing office in 2017 a lot.

The one whose name could not go on the apartment lease.

I wish that guy had this book. I wish someone had told him that the 500 sitting on his report was not a description of him. That it was a fixable problem with a known sequence. That the path from where he was sitting to a 700 was 127 points and four months of running a process he could actually learn.

He would have done the work. He just did not know there was work to do.

If you are sitting somewhere right now feeling something like that, I want to tell you something directly.

You are not stuck because you are bad with money.

You are not stuck because you are bad at anything.

You are stuck because the system was built to be confusing, and now you have the playbook.

The next move is yours.

Pull the reports this weekend.

Or pick up the phone.

Either way, I am rooting for you.

— Kevin

P.S. If you do the work and the score moves, send me a screenshot. There is no better part of my day than seeing those messages come in. My team and I read every single one.

READY TO HAND IT OVER

Book a free 20-minute consultation.

We will pull your tri-bureau report live on the call, walk through every negative item, and tell you exactly what we can dispute. No obligation. No sales pitch.

ONLINE **onlinecreditrepair.com**

PHONE **1-800-455-9632**

— Kevin

SCAN TO BOOK

onlinecreditrepair.com