PREPARED BY

OneWay Credit
One Way to Better Credit

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ACTION PLAN

Credit Improvement Action Plan

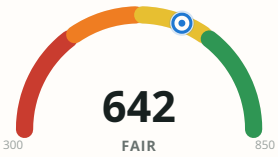
Personalized next steps based on verified report facts and the current strategy plan.

Prepared For
Sample Client

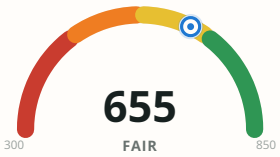
Date
October 7, 2026

CREDIT SCORE SUMMARY

Equifax



Experian



TransUnion



Report date: October 7, 2026

CREDIT REPORT SUMMARY

AREA	TOTAL	WHAT THIS MEANS	IMPACT
Accounts Hurting Your Credit	**5**	Needs attention first	HIGH
Collections	**1**	We'll review the reporting and balance details	HIGH
Charge-offs	**1**	We'll check the status, balance, and dates	HIGH
Accounts With Late Payments	**2**	We'll review the late-payment history	HIGH
Inquiries	**3**	Avoid unnecessary new applications	MONITOR
Utilization	**63% / 61% / 61%**	EQ / EX / TU — synthetic: 63% / 61% / 61%	HIGH
Accounts Helping Your Credit	**2**	Keep these accounts in good standing	HELPFUL

CLIENT ACTIONS

Things You Can Do

These are the items most directly in your control. Balance targets and counts come from verified report facts.

CREDIT USAGE SUMMARY

1	72%	$315
Accounts with paydown targets	Highest verified usage	Total to reach under 30%

PAY DOWN BALANCE

Focus on accounts with reliable balance and limit data.

Use the target balance to bring each account below 30% usage. This is a planning target, not a score promise.

CREDITOR	BALANCE	LIMIT	UTILIZATION	TARGET BALANCE	PAY DOWN
Sample Harbor Bankcard	$540	$750	72%	$225	$315

KEEP HELPFUL ACCOUNTS CURRENT

Protect current accounts

Keep the fictional current accounts in good standing.

- Sample Northstar Card
- Sample Cedar Credit

INQUIRY CONTROL

Pause unnecessary applications

Three fictional inquiries are shown in the sample period.

- Review timing before new applications.

DOCUMENTATION

Keep review records organized

Use supporting documentation when checking a report detail.

- The sample is not a real report.

COMPANY REVIEW

Things We Can Help You With

These are the areas the company will review, verify, and route through the appropriate next step when the reporting supports it.

Collection review

Verify ownership, balance, dates, and bureau reporting before any decision.

- Sample Meridian Recovery

Charge-off review

Compare status, balance, dates, and bureau differences with records.

- Sample Summit Card

Late-payment history review

Compare the synthetic payment markers by bureau and date.

- Sample Valley Auto Finance
- Sample Summit Student Loan

Inquiry control

Avoid unnecessary applications while the sample review is active.

- Sample Auto Finance
- Sample Home Lending
- Sample Community Bank

THINGS YOU CAN DO TO HELP YOUR CREDIT

Keep payments on time	Protect the fictional accounts already showing current history.
Manage revolving balances	Consider an affordable balance plan; the example makes no score promise.
Apply intentionally	Avoid unnecessary applications while reviewing goals and timing.

NEXT STEPS

30 / 60 / 90 Day Roadmap

NOW

Confirm goals and review the sample file

- Review the synthetic collection and charge-off details.
- Protect current accounts.

FIRST 30 DAYS

Organize the first review cycle

- Compare sample account details across bureaus.
- Track current account payments.

30-60 DAYS

Check for verified changes

- Review updated account balances and statuses.
- Adjust priorities only when supported by new facts.

60-90+ DAYS

Continue the next phase

- Monitor the sample utilization and inquiry examples.
- Keep positive history active.

Demonstration using fictional credit information.

Sample Client and all scores, account names, balances, dates, and events are fictional.

This demonstration is educational only and does not guarantee deletions, score changes, approvals, or timelines.

This plan is educational and does not guarantee credit repair outcomes or score changes.