PERSONAL CREDIT BLUEPRINT

Your Credit Blueprint

A clean view of what deserves attention, what to protect, and what to work through next.

PREPARED FOR

Sample Client

Prepared October 15, 2026

EQUIFAX	EXPERIAN	TRANSUNION
642	655	648
FAIR	FAIR	FAIR

DIAGNOSIS

Your credit profile diagnosis

The major items shaping where we would focus first.

EQUIFAX	EXPERIAN	TRANSUNION
642	655	648
Fair	Fair	Fair

5 NEGATIVE ACCOUNTS	1 CHARGE-OFFS	2 ACCOUNTS WITH LATE PAYMENTS
3 INQUIRIES	1 COLLECTIONS	3 USEFUL OPEN ACCOUNTS

WHAT WE SEE

Demonstration using fictional credit information. The biggest issues on your credit right now are 1 charge-off, 2 accounts with late payments, 1 collection account, and 3 inquiries. Our first focus would be the charge-offs. After that, we would work through the late-payment history, protecting the open accounts that are still helping, and controlling unnecessary applications.

BIGGEST PROBLEMS

- 1 Charge-Off
- 2 Accounts With Late Payments
- 1 Collection
- 3 Inquiries

FIRST APPROACH

1. Review 1 collection account, including Sample Meridian Recovery, before any payment or settlement decision.
2. Review the 1 charge-off account, including Sample Summit Card, for status, balances, dates, and account history.
3. Compare the 2 accounts with late payments across the available bureaus.
4. Use reported balance and limit data to decide whether paydown belongs ahead of new credit-building moves.
5. Control new applications while 3 inquiries remain on the reports.

GOAL: BUY A HOME | COLLECTION REVIEW | CHARGE-OFF REVIEW | LATE HISTORY | REVOLVING PROFILE | 3 PRIORITY ITEMS

ONE WAY CREDIT'S PRIORITY ROADMAP

Priority Roadmap

1 Review collection accounts

There is 1 collection account on this file. We would check reporting accuracy before any payment or settlement decision.

- 1 collection account showing.
- Key collectors to review include Sample Meridian Recovery.
- Some collection reporting appears on only part of the three-bureau report, so reporting differences should be checked carefully.

Sample Meridian Recovery

2 Charge-off review

1 charge-off account is showing. We would review each one for status, balances, dates, and account history.

- 1 charge-off account showing.
- Accounts to review include Sample Summit Card.
- Charge-offs should not be treated as the same problem as third-party collections.

Sample Summit Card

3 Review late-payment history

2 accounts contain verified late history. Serious or recent late reporting can keep weakening the file even when utilization is controlled.

- 2 accounts with late payments.
- Late-history accounts include Sample Valley Auto Finance, Sample Summit Student Loan.

Sample Valley Auto Finance · Sample Summit Student Loan

4 Reduce revolving utilization

Revolving balances are high enough to create a near-term score and approval-readiness issue, so paydown should be managed by bureau.

- 2 healthy primary revolving accounts detected.
- Reported utilization: EQ: 63% · EX: 61% · TU: 61%.

Sample Harbor Bankcard

ONE WAY CREDIT'S PRIORITY ROADMAP

Priority Roadmap Continued

5 **Control recent inquiry pressure**

Unnecessary applications can add pressure while the profile is being cleaned and rebuilt.

- 3 inquiries are showing.

PRIORITY ACCOUNTS AND ISSUES

Priority Accounts & Issues

The account-level items that deserve the first review.

Sample Summit Card

CHARGE-OFF · EQ / EX / TU

CHARGE-OFF

WHAT WE FOUND
Sample Summit Card is showing as a charge-off.

WHY IT MATTERS
Charge-offs can create major credit pressure and may also affect approval review.

OUR APPROACH
We would review the charge-off status, balance, dates, payment history, and transfer or sale history before choosing the next path.

Sample Meridian Recovery

COLLECTION · EQ / EX

COLLECTION PARTIALLY REPORTED

WHAT WE FOUND
This account is reported on EQ / EX.

WHY IT MATTERS
The bureaus are not reporting this account the same way, so the bureau-specific facts should be reviewed before making an absolute statement about the account.

OUR APPROACH
We would verify ownership, balance, dates, and bureau reporting before choosing a validation, dispute, negotiation, or resolution path.

Sample Valley Auto Finance

LATE HISTORY · EQ / TU

LATE PAYMENTS PARTIALLY REPORTED

WHAT WE FOUND
This account is reported on EQ / TU.

WHY IT MATTERS
The bureaus are not reporting this account the same way, so the bureau-specific facts should be reviewed before making an absolute statement about the account.

OUR APPROACH
We would compare the payment history and dates across the bureaus before deciding the best dispute or follow-up path.

KEEP / BUILD / AVOID

How We Would Strengthen Your Credit

Protect what is helping, build only where the report shows a real gap, and avoid moves that can slow the rebuild down.

POSITIVE ACCOUNTS

Accounts helping the profile

Sample Northstar Card
Open card helping the profile · 15% used · since Apr 01, 2021

Sample Cedar Credit
Open card helping the profile · 11% used · since Apr 01, 2021

UTILIZATION

EQ: 63% · EX: 61% · TU: 61%

EQ
63% utilization
$570 / $910
To 29%: $306

EX
61% utilization
$552 / $910
To 29%: $288

TU
61% utilization
$558 / $910
To 29%: $294

The highest bureau is 63% on EQ. A reduction of about $306 would move that bureau toward the 29% working target, based only on current reported balances and limits.

KEEP / BUILD / AVOID

How We Would Strengthen Your Credit Continued

KEEP

Protect the cards already helping you

2 open cards are helping right now. Keep Sample Northstar Card and Sample Cedar Credit paid on time and steady. Preserve useful older history instead of closing helpful accounts casually. Keep balances from climbing while the negative items are handled.

BUILD

Bring card balances down

EQ is showing the highest card usage at 63%. Lowering that balance can make the positive side look cleaner.

Protect active installment depth

1 open installment account already appears current and useful on the positive side. Protect Sample Pine Installment (current installment account) while the negative items are handled.

AVOID

Avoid unnecessary applications

3 inquiries are already showing. Do not add more applications unless the timing and approval strategy are clear.

WHAT HAPPENS NEXT

Your Credit Journey

A simple path showing what happens first, what comes next, and how the profile keeps building from there.

1

DAY 1 — GET STARTED

Complete onboarding, confirm the Buy a Home goal, verify report access, and organize the file. Begin with priority collections, ownership, balances, and meaningful bureau differences before payment decisions.

2

DAY 30 — FIRST REVIEW

Review collection account responses, ownership or balance updates, and bureau changes after the first review cycle.

3

DAY 60 — ADJUST THE PLAN

Use the results to choose the next move: more review, stronger documentation, or resolution where appropriate. Base the next strategy on verified report changes.

4

DAY 90+ — NEXT PHASE

Continue unresolved priorities through review, documentation, or resolution while the profile keeps building. Keep late-payment history in view as the next phase is chosen. Keep balances moving lower.

5

KEEP BUILDING — CONTINUE FORWARD

Protect the 2 healthy open revolving accounts already helping the file. Keep approval readiness moving forward as the file changes. Keep balances moving lower.

DISCLOSURE

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

ABOUT ONE WAY CREDIT

Here is who built this roadmap.

One Way Credit helps clients understand what is reporting, what can be challenged, what should be protected, and what needs a build-forward plan.

WHAT WE HELP EXECUTE

- Credit repair and account review
- Credit building and positive account strategy
- Debt negotiation when it fits the verified account facts
- Legal or violation review involving creditors and collection agencies
- Business funding preparation and approval readiness

HOW TO USE THIS ROADMAP

This roadmap is a starting point for execution. It separates collections, charge-offs, late history, utilization, and credit building so the next steps match the verified report facts.

Repair work should be paired with credit building.

Accurate negatives may need a build-around strategy.

Debt negotiation can be reviewed when dispute leverage is weak.