LESLIE KING, REALTOR®

THE CREDIT IMPROVEMENT GUIDE

REPAIR IT. REBUILD IT. RAISE IT.

A clear, step-by-step guide to correcting credit-report errors, building stronger habits, and preparing for your next home purchase.

CA DRE #01317341 | 510-517-1424
Leslie@LeslieKingRealtor.com

START WITH THE FACTS

A Stronger Credit Foundation

Use this guide to organize your credit information, correct legitimate reporting errors, and strengthen the financial habits you control. Credit improvement takes time, but focused action can create meaningful progress.

IMPORTANT

There is no legitimate guaranteed overnight credit fix. The fastest lawful approach is to correct genuine reporting errors while improving the credit behaviors you control.

1. Pull All Three Credit Reports

Review reports from Equifax, Experian, and TransUnion. Details can differ among the bureaus, so check all three carefully.

- Accounts you do not recognize
- Incorrect late payments, balances, statuses, or dates
- Duplicate collections or accounts that are not yours
- Paid accounts still showing unpaid balances
- Potential identity theft or incorrect personal information

QUICK TIP

Start at AnnualCreditReport.com, the federally authorized source for free credit reports. Focus disputes on information that is actually inaccurate, incomplete, duplicated, outdated, or potentially fraudulent.

2. Create Your Credit File

Build one digital folder or binder with sections for reports, disputes, evidence, investigation results, and your progress tracker.

- Save a current copy of each report
- Keep copies of every dispute and response
- Save statements, settlement letters, and payment confirmations
- Track: Account | Bureau | Issue | Date Sent | Result | Follow-Up

3. Prioritize the Right Items

Separate questionable items into clear categories so the most urgent issues receive attention first.

- Priority 1 - Not mine: identity theft or accounts you never opened
- Priority 2 - Information is wrong: incorrect balance, history, status, or dates
- Priority 3 - Accurate negative information: resolve the account and build stronger positive history

QUICK TIP

Never falsely dispute accurate information.

ACCURACY OVER SHORTCUTS

Dispute the Right Way

A strong dispute is factual, specific, supported, and easy to follow.

4. Dispute Inaccurate Information

Identify the account, explain exactly what is wrong and why, state the correction you want, and include copies of supporting documents. Keep your originals.

SAMPLE DISPUTE LANGUAGE

I am writing to dispute information appearing on my credit report.

Creditor/Account: ___________________
Account Number: ___________________
Information Being Disputed: ___________________

The information is inaccurate because: ______________________________

I request that the information be investigated and corrected or removed as appropriate. Copies of supporting documentation are enclosed.

Name: ___________________ Date: ___________________

5. Dispute With the Furnisher Too

When appropriate, send the same clear, documented dispute to the business that supplied the information, such as a card issuer, lender, servicer, bank, or collection company.

- Identify the account and the exact error
- Include copies of supporting documents
- Keep proof of delivery and a copy of everything sent

6. Track the Investigation

A credit reporting company generally must investigate within 30 days of receiving a dispute, although some circumstances allow up to 45 days. It generally has five business days after completing the investigation to notify you of the results.

- Read the entire response
- Review the updated report
- Confirm every promised correction
- Save the result and follow up on unresolved legitimate errors

QUICK TIP

Do not assume an item changed until you verify the updated report.

CONSISTENCY BUILDS MOMENTUM

Strengthen the Habits You Control

While legitimate disputes are being reviewed, focus on payment history, revolving balances, and thoughtful use of new credit.

7. Lower Revolving Card Balances

High revolving balances can weigh on a credit profile. Build a payoff plan that fits your budget.

- List every card's limit, balance, due date, and statement date
- Reduce balances consistently where financially feasible
- Avoid unnecessary new charges
- Consider the overall impact before closing a paid-down card

> **QUICK TIP**
>
> Progress comes from consistency, not a one-time scramble.

8. Never Miss Another Payment

Payment history is an important part of credit scoring. During a rebuild, avoid creating new late payments.

- Set automatic minimum payments when appropriate
- Use calendar reminders and account alerts
- Schedule a weekly financial check-in
- Contact creditors early if money is tight

> **QUICK TIP**
>
> New rule: no new late payments.

9. Handle Collections Strategically

Do not blindly pay a collection expecting an instant score increase or automatic deletion. First understand the account and how it is reported.

- Confirm the debt belongs to you and the balance is correct
- Identify who currently owns the debt
- Check whether it was already paid or settled
- Understand what any settlement will accomplish
- Get important agreements in writing before sending money

10. Address Late Payments Honestly

If a late payment is inaccurate, dispute it with evidence. If it is accurate, do not claim otherwise. You may ask whether the creditor is willing to make a goodwill adjustment.

> **SAMPLE LANGUAGE**
>
> Goodwill request: I understand the payment history and take responsibility for the late payment. Since then, I have worked diligently to maintain my account responsibly. I respectfully ask you to consider a goodwill adjustment. I understand you are not obligated to make one, and I appreciate your consideration.

KEEP THE PROGRESS YOU EARN

Protect Your Credit Momentum

Credit improvement is not finished when a score changes. Strong credit is maintained through strong habits and ongoing awareness.

11. Be Careful With New Credit

Do not open multiple accounts simply because you are rebuilding. Apply intentionally and only when an account serves a real purpose.

- Avoid impulsive applications
- Space out necessary applications when possible
- Read all terms and fees before applying

QUICK TIP

Ask yourself: Do I actually need this account?

12. Protect Your Progress

Create a simple maintenance routine you can continue long after this guide is complete.

- Review all three reports regularly
- Monitor for unfamiliar activity
- Keep balances manageable
- Pay every bill on time
- Protect passwords and personal information
- Investigate unfamiliar accounts immediately
- Consider a free credit freeze if identity theft is a concern

YOUR CREDIT REPAIR TRACKER

IDENTITY THEFT

If identity theft may be involved, visit IdentityTheft.gov for a recovery plan and contact each nationwide credit bureau to place a free freeze.

A FOCUSED FIRST MONTH

Your 30-Day Credit Action Plan

Work the plan in manageable steps. Check each item as you complete it, keep every document, and continue positive habits after day 30.

DAYS 1-3 | REVIEW

☐ Pull all three reports
☐ Review every account
☐ Highlight legitimate inaccuracies
☐ Flag suspicious accounts
☐ List credit-card balances
☐ Create your credit file

DAYS 4-7 | ORGANIZE

☐ Gather supporting documents
☐ Prepare legitimate disputes
☐ Contact furnishers when appropriate
☐ Set reminders or autopay
☐ Create a revolving-debt payoff plan

WEEK 2 | ACT

☐ Begin reducing balances where feasible
☐ Follow up on creditor issues
☐ Review collections carefully
☐ Avoid unnecessary new applications
☐ Keep active accounts current

WEEKS 3-4 | TRACK

☐ Continue paying balances down
☐ Track every dispute
☐ Save all correspondence
☐ Verify due dates weekly
☐ Protect personal information

AFTER RESULTS ARRIVE

Review each investigation result and updated report. Confirm corrections, keep the documentation, follow up on unresolved inaccuracies, and continue your positive credit habits.

THE LEGITIMATE IMPROVEMENT FORMULA

CORRECT REAL ERRORS + PAY ON TIME + REDUCE REVOLVING BALANCES + AVOID NEW NEGATIVE HISTORY + LIMIT UNNECESSARY APPLICATIONS + MONITOR YOUR REPORTS

YOUR NEXT MOVE

Getting Homebuyer Ready

Credit is only one part of mortgage readiness. Organize your income documentation, employment history, savings, down payment, closing costs, monthly debt obligations, and emergency reserves. Before shopping seriously, speak with a qualified mortgage professional about your individual situation.

10 CREDIT-BUILDING COMMANDMENTS

1. Do not ignore your credit.
2. Do not falsely dispute accurate information.
3. Do not miss new payments while addressing old problems.
4. Do not assume paying an account removes it from your reports.
5. Do not apply for credit impulsively.
6. Do not fall for guaranteed overnight score increases.
7. Keep documentation.
8. Monitor all three reports.
9. Build positive habits while correcting real errors.
10. Make your next move from a position of preparation.

TRUSTED OFFICIAL RESOURCES

Free reports: AnnualCreditReport.com
Disputes and sample letters: consumerfinance.gov/credit
Credit repair and scam guidance: consumer.ftc.gov
Identity theft recovery: IdentityTheft.gov

MAKE YOUR MOVE WITH A PLAN

Clean up what is legitimately incorrect. Take responsibility for what is accurate. Build better habits. Protect your progress. Then make your next move from a stronger financial position.

READY TO PLAN YOUR HOME PURCHASE?
Leslie King, REALTOR® | WR Properties | CA DRE #01317341
510-517-1424 | Leslie@LeslieKingRealtor.com | LeslieKingRealtor.com | @RaceMomRealty

IMPORTANT DISCLAIMER: This guide is for general educational purposes only and is not legal, financial, tax, credit-repair, lending, or mortgage advice. Leslie King and WR Properties do not provide credit-repair services and do not guarantee any score increase, financing result, or timeline. Credit situations, scoring models, and lender requirements vary. Consumers may dispute inaccurate or incomplete credit-report information at no cost; accurate current negative information generally cannot lawfully be removed merely because it affects a score. Consult an appropriately licensed or qualified professional regarding your circumstances. Information and official links verified August 24, 2026.