



YOUR CREDIT ROADMAP

One step at a time. No gimmicks. No overnight promises.

Start here.

You do not have to fix everything this weekend. The goal is simple: understand what is actually on your reports, correct legitimate errors, build better habits, and keep moving forward.

1 GET THE FACTS

Pull your credit reports and review all three carefully.

2 SEPARATE “BAD” FROM “WRONG”

Negative information is not automatically an error. Focus disputes on information you genuinely believe is inaccurate or incomplete.

3 BUILD YOUR EVIDENCE FOLDER

Save the reports you reviewed, supporting documents, dates, letters, receipts and responses.

4 DISPUTE ACTUAL ERRORS

Explain what is wrong, why it is wrong, what should be corrected, and include copies of supporting documents.

5 TRACK THE PROCESS

Write down what you sent, when you sent it, and what response you received.

6 BUILD BETTER HABITS

Pay on time, use credit thoughtfully, and avoid opening unnecessary new accounts.

7 REVIEW THE RESULTS

Compare the response with your original report and decide whether anything still needs attention.

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STEP 1 | REVIEW YOUR CREDIT REPORTS

Print this page, pull your reports, and work through the list slowly. Checking your own credit report does not hurt your credit score.

Trusted starting point

AnnualCreditReport.com is the federally authorized source for free reports from Equifax, Experian and TransUnion. CFPB also provides plain-language credit-report resources.

Identity & personal information

- ☐ My name is correct on each report.
- ☐ My current address and other identifying information are accurate.
- ☐ I do not see accounts that belong to someone else.
- ☐ I do not see accounts created through identity theft.

Account reporting

- ☐ Closed accounts are not incorrectly shown as open.
- ☐ I am not incorrectly shown as an account owner when I am only an authorized user.
- ☐ Payments are not incorrectly reported as late or delinquent.
- ☐ Dates - such as date opened, last payment or first delinquency - appear accurate.
- ☐ The same debt is not listed more than once.
- ☐ Current balances and credit limits appear accurate.

Ryno's Porch rule

Different reports do not always contain identical information. The important question is whether the information that IS listed on each report is accurate.

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STEP 2 | DO'S & DON'TS

DO	DON'T
✓ Review your reports for information that is inaccurate or incomplete.	✗ Assume every negative item is an error.
✓ Use your own words to explain exactly what is wrong.	✗ Send vague disputes that do not identify the problem.
✓ Keep copies of reports, letters and supporting documents.	✗ Mail away your only original documents.
✓ Dispute legitimate inaccuracies with the reporting company and the furnisher.	✗ Pay someone simply because they promise to remove accurate negative information.
✓ Pay bills on time and only apply for credit you actually need.	✗ Open several new accounts at once just to chase a score.
✓ Talk with your mortgage professional before major credit moves when you are preparing to buy.	✗ Make major credit changes during a mortgage process without discussing the possible impact.

Important distinction

Accurate negative information generally cannot be removed simply because it is negative. Disputes are for information you believe is inaccurate or incomplete.

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STEP 3 | BUILD YOUR EVIDENCE FOLDER

A clean paper trail makes this much easier. Use one folder - paper or digital - and keep everything together.

- ☐ A dated copy/PDF of each credit report I reviewed
- ☐ A copy of the page showing each item I believe is wrong
- ☐ Copies of statements, receipts, cancelled checks or other supporting documents
- ☐ A copy of every dispute I send
- ☐ Mailing/receipt records if I send disputes by mail
- ☐ Every response I receive
- ☐ Notes from phone calls, including date, company and representative if available

My disputed items

Company / creditor	Account (last 4 only)	What appears wrong?	Evidence I have

Protect your information

This worksheet is for you. Avoid emailing or casually sharing full Social Security numbers or full account numbers. Follow the reporting company's current identity-verification instructions when submitting a dispute.

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STEP 4 | DISPUTE TRACKER

Use this page to track legitimate disputes. A clear dispute identifies the item, explains why you believe it is wrong, requests correction or removal as appropriate, and includes copies of supporting documents.

Date sent	Company	Account	Issue	How sent	Result / follow-up

Before I send a dispute

- ☐ I identified the exact information I believe is wrong.
- ☐ I explained WHY I believe it is wrong.
- ☐ I stated what I want corrected or removed.
- ☐ I included a copy of the relevant report section.
- ☐ I included copies - not originals - of supporting documents.
- ☐ I saved a complete copy for my records.

Timing

Credit reporting companies generally investigate disputes within 30 days. Some circumstances can extend the timeframe. Keep the response with your records and compare it with the report you started with.

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STEP 5 | BUILD CREDIT WITHOUT CHASING A SCORE

Credit improvement usually comes from consistent behavior over time - not tricks.

PAY ON TIME

Payment history matters. Build a system that makes on-time payments easier: reminders, autopay where appropriate, and a realistic monthly budget.

USE REVOLVING CREDIT THOUGHTFULLY

Avoid unnecessarily running balances up near the limit. If you use a credit card, make purchases you can afford and have a plan to pay the bill.

ONLY APPLY FOR CREDIT YOU NEED

A burst of new applications can work against you. New credit should have a purpose.

DON'T PANIC-CLOSE OLD ACCOUNTS

Closing accounts can change how much available revolving credit you have. Consider the full picture before making changes.

CHECK THE REPORT, NOT JUST THE SCORE

You have more than one credit score, and lenders may use different scoring models. The information in the underlying reports matters.

BE PATIENT

Recent negative information can have more impact than older information. Better habits need time to become part of your credit history.





STEP 6 | BEFORE YOU APPLY FOR A MORTGAGE

When buying a home is the goal, avoid making your credit picture harder to understand while the loan is being reviewed.

- ☐ Keep making every payment on time.
- ☐ Avoid opening new credit cards, personal loans or other accounts unless necessary and discussed first.
- ☐ Avoid large credit-card purchases that can wait.
- ☐ Do not close accounts simply because you think it will help your score without asking first.
- ☐ Keep bank statements, paystubs, W-2s/tax documents and other financial records organized.
- ☐ Be ready to document unusual large deposits or transfers if they are relevant to the loan.
- ☐ If possible, talk with your mortgage professional before changing jobs or compensation structure during the process.
- ☐ Ask questions before making a move you are unsure about.

The goal isn't perfection.

The goal is a mortgage file that makes sense. If something in your credit or finances needs work, we can identify it and talk about a realistic path forward - without judgment and without pretending there is a magic button.

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STEP 7 | MY 90-DAY ACTION PAGE

Write down a few specific actions. Small, repeatable steps beat a giant list you never look at again.

THIS WEEK

1. _____
2. _____

NEXT 30 DAYS

1. _____
2. _____

DAYS 31-60

1. _____
2. _____

DAYS 61-90

1. _____
2. _____

Questions I want to ask

- ☐ _____
- ☐ _____
- ☐ _____
- ☐ _____

When you're ready

If homeownership is your goal, bring this packet and your questions to the conversation. You do not have to have everything figured out before you ask for help.





TRUSTED RESOURCES

These are places I want buyers to be able to use without wondering whether they are walking into a sales funnel.

AnnualCreditReport.com

The federally authorized source for free credit reports from Equifax, Experian and TransUnion.

Consumer Financial Protection Bureau (consumerfinance.gov)

Plain-language information about credit reports, scores, disputes, credit-building and consumer rights.

IdentityTheft.gov

The federal government's recovery resource if you believe inaccurate credit information is connected to identity theft.

A note from Ryno

You don't have to fix everything this weekend.

Start with what is actually on your reports. Correct legitimate errors. Build good habits. Keep your paperwork. And keep moving forward.

If your goal is eventually buying a home, don't guess about which changes may affect your mortgage situation. I'm happy to talk it through with you - no judgment and no pressure.

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