THE ADULTING VAULT

Credit Repair Roadmap

What You Can Actually Fix, and What Nobody Can

Everything They Forgot to Tell You

The credit repair industry sells one lie above all others: that the right letter can make accurate negative information disappear. It cannot, and any company promising it is either lying or about to break the law on your behalf. What you genuinely can do is substantial — errors are common, the law is firmly on your side, disputing costs nothing, and unverifiable information must come off whether it was accurate or not. This guide covers the real mechanism, the letters that work, and how to rebuild once the report is clean.

Please Read This First

This guide is general educational information, not financial, tax, or investment advice. It does not account for your individual circumstances. Nothing here is a recommendation to buy, sell, or hold anything. For decisions with real consequences, consult a qualified professional.

This guide is general educational information, not legal advice. Rules differ by state, by agency, and over time. Nothing here creates an attorney-client relationship. For decisions with real consequences, consult a qualified attorney licensed in your jurisdiction.

CURRENCY OF THIS GUIDE

This guide is general educational information, not legal or financial advice, and no outcome is guaranteed. Rights described come from the Fair Credit Reporting Act (15 U.S.C. §1681) and the Credit Repair Organizations Act (15 U.S.C. §1679), both federal law; some states provide additional protections. Nothing here creates an attorney-client relationship. For a situation involving significant money, identity theft, or litigation, consult a consumer rights attorney — many take FCRA cases on contingency because the statute shifts fees to the defendant.

Read This Before Anything Else

One sentence that will save you money.

NOBODY CAN REMOVE ACCURATE NEGATIVE INFORMATION

Not a company, not a lawyer, not a letter template, not you. If a late payment genuinely happened, it stays for its full reporting period.

Every business promising to "delete" accurate items is either lying to you or planning to file false disputes in your name, which is a federal problem for you rather than for them.

What CAN come off: anything inaccurate, anything incomplete, anything the furnisher cannot verify within the legal window, and anything past its reporting period.

That distinction is the whole guide. Errors on credit reports are genuinely common, and the law gives you a free, powerful process for removing them. What it does not give anyone is a way to erase a debt you did not pay.

How long negative information actually stays

Item	Reporting period
Most negative items — late payments, collections, charge-offs	Seven years from the date of first delinquency
Chapter 13 bankruptcy	Seven years
Chapter 7 bankruptcy	Ten years
Hard inquiries	Two years, with score impact fading much sooner

THE DATE THAT MATTERS

The clock runs from the DATE OF FIRST DELINQUENCY — when the account first went bad and never recovered. Not the date it was charged off, not the date it was sold to a collector, and not the date the collector started reporting.

This matters enormously, because re-aging — a collector re-reporting an old debt with a fresh date to restart the clock — is illegal and it happens. If a seven-year-old debt suddenly appears with a recent date, that is a dispute you will win.

Get Your Reports

Free, and from one specific place.

> **ANNUALCREDITREPORT.COM**
>
> This is the only site authorized by federal law. Every other "free credit report" site is either selling you a subscription or harvesting your data, and several are designed to look official.
>
> Free weekly reports from all three bureaus are available through the end of 2026.
>
> You want all three — Experian, Equifax and TransUnion. They receive different data and an error on one frequently is not on the others.

WHAT YOU WILL NEED

- ❑ Name, address, date of birth, Social Security number
- ❑ Answers to identity questions drawn from your own credit history
- ❑ A way to save all three as PDFs — you will need them as evidence

If the site cannot verify you online, it will tell you to request by mail. That is normal and not a sign of a problem.

Read them properly

Do not scan. The disputes that succeed most often come from small technical errors nobody notices, not from obviously fraudulent accounts.

CHECK EVERY LINE FOR

- ❑ Accounts you do not recognize
- ❑ Wrong balances
- ❑ Wrong credit limits
- ❑ Late payments you made on time
- ❑ Accounts listed twice
- ❑ Closed accounts shown open
- ❑ Wrong open or close dates
- ❑ Wrong date of first delinquency
- ❑ A debt sold and shown twice
- ❑ Wrong personal details
- ❑ Someone else’s account entirely
- ❑ Items past seven years

> **TWO ERRORS WORTH HUNTING FOR SPECIFICALLY**
>
> MIXED FILES — someone with a similar name or SSN has data merged into your

report. Common with juniors, seniors, and common surnames.

DOUBLE REPORTING — the original creditor reports a charge-off AND the collection agency reports the same debt. That is one debt appearing twice, and it is disputable.

Log what you find

Bureau	Account / item	What is wrong	Evidence I have

The Dispute Process

Free, statutory, and it works more often than people expect.

What the law actually requires

Under the Fair Credit Reporting Act, when you dispute an item the bureau must investigate — generally within 30 days — and forward your dispute to the furnisher, the company that reported the information. If the information is found inaccurate, it must be corrected or deleted. If it cannot be verified, it must be removed.

> **THAT LAST PART IS THE LEVERAGE**
>
> Unverifiable information must come off. Not "may" — must.
>
> Old debts sold between collectors repeatedly are frequently unverifiable, because the documentation was never passed along. That is not a loophole; it is the law working as intended, because a debt nobody can prove should not be on your record.

Dispute with the bureau AND the furnisher

Most people only dispute with the bureau. Disputing with both is more effective, because the furnisher has its own obligation to investigate and stop reporting information it cannot substantiate.

Method

1. Dispute in writing rather than by phone. You need a record, and online portals sometimes limit what you can attach.
2. One letter per item. A letter listing nine disputes gets treated as one vague complaint; nine specific letters get nine investigations.
3. Attach evidence — statements, canceled checks, correspondence. Never send originals.
4. Send by certified mail with return receipt for anything significant. The delivery date starts the clock.
5. Keep a copy of everything you send and everything you receive.

WHERE TO SEND THEM

Bureau	Contact
Experian	experian.com/disputes · 888-397-3742 · P.O. Box 4500, Allen, TX 75013

Bureau	Contact
Equifax	equifax.com · 800-685-1111 · P.O. Box 740241, Atlanta, GA 30374
TransUnion	transunion.com/credit-disputes · 800-916-8800

Verify current addresses on each bureau's own site before posting — they change, and a letter to an old address is a letter that was never sent.

Dispute Letters

Short, specific, unemotional. Long letters do worse.

WHAT MAKES A DISPUTE SUCCEED

Identify the exact item — account name, partial account number, and where it appears.

State precisely what is wrong in one or two sentences. Not why it is unfair. What is factually incorrect.

Say what you want — corrected or deleted.

Attach evidence. Do not narrate your circumstances; nobody reading it is empowered to care.

Template one — factual error

"I am disputing information in my credit file. The account listed as [CREDITOR NAME], account number ending [LAST FOUR], reports [SPECIFIC ERROR — for example, a late payment in March 2025]. This is inaccurate. [ONE SENTENCE OF FACT — for example: my bank statement shows payment cleared on 3 March 2025, before the due date.] I have enclosed [DOCUMENT]. Please investigate and correct or delete this item. My full name, current address, date of birth and Social Security number are provided above for identification."

Template two — account is not mine

"I am disputing an account in my credit file that does not belong to me. The account listed as [CREDITOR NAME], account number ending [LAST FOUR], is not an account I opened or authorized. I have never held an account with this creditor. Please investigate and delete this item from my file. If this account resulted from identity theft, please advise what documentation you require."

Template three — item past its reporting period

"I am disputing an item that has exceeded the reporting period permitted under the Fair Credit Reporting Act. The account listed as [CREDITOR NAME], account number ending [LAST FOUR], shows a date of first delinquency of [DATE], which is more than seven years ago. Please delete this item from my file."

Template four — duplicate reporting

"I am disputing duplicate reporting of a single debt. The account listed as [ORIGINAL CREDITOR] and the account listed as [COLLECTION AGENCY] refer to the same underlying debt in the amount of [AMOUNT]. Reporting both overstates my total obligations. Please investigate and remove the duplicate entry."

> **DO NOT USE LETTERS THAT MAKE LEGAL THREATS YOU HAVE NOT RESEARCHED**
>
> Templates circulating online full of statute citations, demands for "wet signatures," and threats of specific damages get flagged as frivolous and can cause a bureau to stop investigating your disputes altogether.
>
> A plain, factual letter with evidence attached beats an aggressive one every time.

When They Verify It Anyway

It happens. There are three more moves.

6. Request the method of verification. You are entitled to know how the bureau concluded the item was accurate, including who they contacted. Vague answers are themselves useful evidence.
7. Dispute again with new information. A repeat dispute with no new evidence can be dismissed as frivolous; a dispute with a document they did not previously have cannot.
8. Add a consumer statement to your file. It does not remove the item, but it appears alongside it and a human underwriter will read it.
9. File a complaint with the Consumer Financial Protection Bureau. Free, online, and it generates a formal response — this frequently resolves things that the bureau ignored.
10. Talk to a consumer rights attorney. The FCRA allows recovery of damages plus attorney fees, which is why many take these cases on contingency and why you may owe nothing to ask.

YOU CAN SUE, AND THAT IS NOT AN EMPTY THREAT

The FCRA provides statutory damages for willful non-compliance, plus actual damages and attorney fees. You do not need to have suffered a large loss to have a real claim.

This is precisely why bureaus resolve complaints that reach a lawyer, and why the fee-shifting provision exists.

Rebuilding

Once the errors are gone, this is what moves the number.

The five factors, weighted

Factor	Weight	What to do
Payment history	35%	Autopay the minimum on everything, permanently. One missed payment undoes months of progress.
Utilization	30%	Balance divided by limit. Under 30% is acceptable; under 10% is where scores climb. Pay before the statement closes, not just before the due date.
Length of history	15%	Never close your oldest card. Put one small subscription on it and autopay.
Credit mix	10%	A card and a loan beats cards alone. Not worth borrowing just for this.
New credit	10%	Each hard inquiry costs a few points for a few months. Do not apply for several things at once.

Tools that genuinely work

- Secured card — you deposit a sum and that becomes your limit. Reports like a normal card. The standard route back from a thin or damaged file.
- Credit-builder loan — you make payments into a locked account and receive the money at the end. Builds payment history without lending you anything.
- Authorized user — being added to someone else's well-managed old card can import that history. Only do this with someone whose habits you trust, and understand it can cut both ways.
- Utilization timing — the balance reported is usually the statement balance, not the balance after you pay. Paying before the statement closes reports a lower number.

The order to do things in

11. Get all three reports and dispute every error.
12. Get current on everything. Nothing else matters while an account is going further past due.
13. Set autopay for at least the minimum on every account.
14. Bring utilization down, starting with the card closest to its limit.
15. Open a secured card or credit-builder loan only if your file is thin.

16. Then wait. Time is the ingredient nobody can shortcut.

The Industry This Guide Is Named After

Know your rights before you pay anyone.

Credit repair companies are regulated by the Credit Repair Organizations Act. The law exists because the industry generated enough fraud to require one.

Your rights under CROA

- A company cannot charge you before services are fully performed. Upfront fees are prohibited.
- You must receive a written contract and a written statement of your rights before signing.
- You may cancel any credit repair contract within three business days, without penalty or reason.
- No company may advise you to misrepresent your information or create a "new" credit identity.
- You can sue a company that violates the Act, and recover the greater of your damages or what you paid them, plus fees.

Signs you are being scammed

- ❑ Wants payment before doing anything
- ❑ Guarantees a score increase
- ❑ Promises to remove accurate items
- ❑ Tells you not to contact bureaus yourself
- ❑ Suggests a new EIN or "credit privacy number"
- ❑ Will not give you a written contract
- ❑ Will not explain your free rights
- ❑ Pressures you to decide today

THE ONE THAT IS ACTUALLY CRIMINAL

Any company suggesting you apply for credit using an EIN, a "CPN," or a "credit privacy number" instead of your Social Security number is instructing you to commit fraud.

These are frequently stolen Social Security numbers, often belonging to children. The company faces nothing. You face the charge.

Walk away immediately and report them to the Federal Trade Commission.

Do you need one at all?

Everything in this guide is something you can do yourself for the cost of postage. A credit repair company sends the same letters you would send, and it cannot access any process unavailable to you.

Where paid help genuinely earns its money is a consumer rights attorney, when there is identity theft, a bureau refusing to correct a documented error, or real financial damage. That is a different service, and the FCRA's fee-shifting means it may cost you nothing.

Six-Month Schedule

Realistic pacing. Disputes take 30 days each and scores move slowly.

When	Do this
Month 1	Pull all three reports. Log every error. Send disputes — one letter per item, certified. Set autopay on everything.
Month 2	Responses arrive. Log outcomes. For anything verified, request the method of verification.
Month 3	Second-round disputes with new evidence. File CFPB complaints on anything clearly wrong that was verified anyway.
Month 4	Attack utilization. Pay down the card closest to its limit first. Open a secured card if your file is thin.
Month 5	Pull fresh reports and confirm corrections actually appeared. They frequently do not without a follow-up.
Month 6	Review. Anything still wrong and documented is now an attorney conversation, not another letter.

DISPUTE LOG

Date sent	Bureau	Item	Response	Outcome	Next step

Date sent	Bureau	Item	Response	Outcome	Next step

Closing

The honest summary is that credit repair is mostly two things: removing what is genuinely wrong, which is free and often works, and then waiting while accurate information ages off, which nobody can accelerate.

Everything sold in between those two facts is either a service you could perform yourself, or a fraud. Knowing which is which is the difference between spending six months and a few dollars in postage, and spending thousands on letters you could have written.

THE FIVE THAT MATTER MOST

Nobody can remove accurate negative information. Anyone promising to is lying.

annualcreditreport.com is the only federally authorized source. All three bureaus, free.

Dispute in writing, one item per letter, with evidence, by certified mail.

Unverifiable information must be removed. That is where most successful disputes live.

Never pay a company upfront, and never use an EIN or "CPN" in place of your Social Security number.