



APPROVAL ENGINEERING REPORT

John Doe

Approval Engineering Program

CLIENT GOAL
BUSINESS FUNDING

TARGET PATH: Business Credit Card Stacking (Tier 1 → Tier 3) PROJECTED BUSINESS CREDIT:
\$15,000–\$50,000+

SECTION 1 — CURRENT CREDIT PROFILE SNAPSHOT

TRANSUNION 553 Subprime	EXPERIAN 537 Subprime	EQUIFAX 534 Subprime	STACKING TARGET 680+ Required for Tier 1 Cards
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Credit Utilization	Unknown — no primary revolving account	Hard Inquiries (24 mo.)	TU: 1 / EX: 0 / EQ: 0 ✓ Clean for stacking
Open Accounts	TU: 10 EX: 3 EQ: 7	Public Records	None ✓
Active Collections	5 open — total ~\$8,228	Primary Revolving	None (AU only — no primary card)
Bridgecrest Auto	30-day late / \$484 past due	Student Loan (Nelnet)	\$66,234 balance — deferred / current ✓

SECTION 2 — CURRENT STATE VS. TARGET STATE

CREDIT FACTOR	CURRENT STATE	TARGET STATE (TIER 1 STACK)	IMPACT
Credit Score	534–553 (Subprime — all 3 bureaus)	680+ on all 3 bureaus for Tier 1 stack	HIGH
Collections	5 open/derogatory — total ~\$8,228	Zero open collections for Tier 2–3; minimal for Tier 1	HIGH
Bridgecrest Auto Payment Status	30-day late; \$484 past due; 7+ lates in history	Current; zero lates in past 12 months	HIGH
Santander Charge-Off	\$26,575 charge-off on Experian (closed)	Resolved or aged past 7 years — DOFD verification critical	HIGH

Primary Revolving Account	None (AU only — no primary card)	1–2 primary revolving accounts in good standing	HIGH
Student Loan Status	\$66,234 balance; deferred; currently current	Must remain current — no action needed	LOW
Hard Inquiries	TU: 1 (SYNCB Aug 2025) — EX/EQ clean	Under 3 per bureau — EX/EQ are pristine for stacking	LOW

SECTION 3 — PRIORITY ACTION PLAN & CHECKLIST

PRIORITY 1 — IMMEDIATE ACTIONS (Days 1–30)

1 Bring Bridgecrest Auto Loan Current Immediately — Pay \$484 Past Due NOW

Bridgecrest is reporting 30-day late status with 7 lates (30-day) and 3 lates (60-day) across all bureaus in the past 24 months. Every additional month delinquent adds another late mark and suppresses the score further. Call Bridgecrest at 1-800-967-8526 today and pay the \$484 past-due. Confirm payment posts before the next reporting cycle. Required before ANY card applications.

Timeline: Immediately — today **Score / Credit Impact:** +20–50 pts as late payment stops compounding

2 Verify Santander Consumer USA Charge-Off DOFD — May Be Eligible for Removal

Santander is reporting a \$26,575 charge-off on Experian ONLY (not TU or EQ). Account opened 11/2017, last payment 3/28/2020, charged off. The 7-year reporting clock starts from the date of first delinquency — which could be as early as late 2019, making this item potentially eligible for removal from Experian now. Contact Experian and request the exact "Date of First Delinquency" for this account. If it is past 7 years, file for mandatory removal immediately.

Timeline: Days 1–14 — verify DOFD with Experian immediately **Score / Credit Impact:** +30–60 pts upon removal from Experian if eligible

3 Send Debt Validation Letters to LVNV Funding (\$494 — EX + EQ)

LVNV Funding is reporting a \$494 collection on Experian and Equifax (original creditor: Comenity Bank / Victoria's Secret, opened 3/2023). Send written debt validation letters to LVNV via certified mail. Simultaneously dispute with Experian and Equifax. Equifax shows 22 occurrences of 90-day late — this suspicious pattern may reflect re-aging, which is an FCRA violation.

Timeline: Send letters Days 1–7 — resolution 30–45 days **Score / Credit Impact:** +20–40 pts per bureau upon removal

4 Apply for OpenSky Secured Visa — Establish Primary Revolving Account (No Credit Check)

John has zero primary revolving accounts in her own name — only an AU account. Business card issuers require primary revolving history. The OpenSky Secured Visa (\$200 deposit, \$35 annual fee) requires NO credit check and approves regardless of score. Use for one small purchase per month and pay the full balance before the due date. This begins building primary revolving history across all three bureaus immediately.

Timeline: Apply Days 1–7 **Score / Credit Impact:** +15–30 pts after first 2–3 reporting cycles (60–90 days)

PRIORITY 2 — SHORT-TERM ACTIONS (Days 31–90)

5 Negotiate Pay-for-Delete on Portfolio RC Collection (\$684 — TU + EX)

Portfolio RC is reporting a \$684 collection on TransUnion and Experian (original creditor: Credit One Bank). Contact Portfolio RC and negotiate a pay-for-delete agreement — offer to pay in full in exchange for complete deletion from both bureaus. Get the agreement in writing BEFORE paying. Do not pay without written deletion confirmation. A paid collection without deletion still damages the score.

Timeline: Days 31–45 — after debt validation response **Score / Credit Impact:** +15–30 pts upon deletion from TU and EX

6 Dispute NCB Collection (\$2,114 — TU + EX + EQ) — Request Full Documentation

NCB Management is reporting a \$2,114 collection on all three bureaus (original creditor: FinWise Bank, opened 3/2023). Dispute simultaneously with all bureaus AND send a debt validation letter directly to NCB. Request original signed agreement, complete payment history, and full chain of ownership from FinWise Bank. Fintech lender debts are sold quickly — complete verification documentation is often not retained.

Timeline: Days 31–75 — bureau + data furnisher disputes simultaneously **Score / Credit Impact:** +25–50 pts per bureau upon removal

7 Dispute RNT DEBT Collection (\$4,252 — All 3 Bureaus)

RNT DEBT/Lumaire West Palm Beach has a \$4,252 rent collection opened 10/2025 on all three bureaus. This is a recent item (less than 1 year old) already being disputed. Send formal disputes to all three bureaus AND a debt validation letter to the collection agency. Request original lease agreement, move-out documentation, and itemized calculation of the amount. Rent collections are among the most frequently unverifiable — landlords rarely retain complete documentation.

Timeline: Days 31–75 — triple bureau + data furnisher disputes **Score / Credit Impact:** +25–50 pts per bureau upon removal — most impactful item

8 Apply for Capital One Quicksilver Secured — Second Revolving Account

Once the OpenSky card has reported for 30+ days, apply for the Capital One Quicksilver Secured (\$200 deposit, \$0 annual fee, 1.5% cash back). Two revolving accounts in good standing significantly improve credit mix and payment history percentage. Keep both cards at near-zero balance — use each for 1–2 small purchases per month and pay in full.

Timeline: Days 45–60 — after OpenSky has one reporting cycle **Score / Credit Impact:** +10–25 additional pts over 60–90 days

PRIORITY 3 — MEDIUM-TERM ACTIONS (Days 91–180) — STACKING PHASE

9 Confirm Bridgecrest is 100% Current — Begin Goodwill Letter Campaign

By Day 90, Bridgecrest should have zero past-due balance and a clean payment history for at least 60 days. Send a formal goodwill letter requesting removal of late payment notations — cite that the account is current, lates were isolated financial hardship, and that you value the relationship. While not guaranteed, Bridgecrest has honored goodwill requests for otherwise current customers.

Timeline: Days 91–120 — after 3+ consecutive on-time payments **Score / Credit Impact:** +20–50 pts if late removal successful

10 Once Score Reaches 620+: Apply for Chase Ink Business Cash (First Tier 1 Business Card)

Chase Ink Business Cash is the first business card in the stacking sequence. Chase business cards do NOT report to personal credit bureaus in good standing — making them ideal for stacking without personal credit impact. Apply using business name (sole proprietor is acceptable — personal name and SSN/EIN). Confirm score readiness using Chase's soft pre-qualification tool before applying.

Timeline: Days 120–150 (score permitting — confirm 620+ first) **Score / Credit Impact:** Expected initial credit line: \$500–\$3,000

11 Once Score Reaches 680+: Apply for Chase Ink Business Unlimited + Amex Blue Business Plus

At 680+ score, John qualifies for full Tier 1 business card stacking. Apply for Chase Ink Business Unlimited and American Express Blue Business Plus within the same 5–7 day window. Both cards do NOT report to personal bureaus in good standing. Space applications 5–7 days apart — not same day. Keep utilization on each card below 30% to maintain strong approval odds for Tier 2 applications.

Timeline: Days 150–180 — after score reaches 680+ **Score / Credit Impact:** Expected combined Tier 1 credit access: \$2,000–\$14,000

SECTION 4 — DISPUTE STRATEGY

1. LVNV Funding LLC — \$494 (Comenity Bank / Victoria's Secret)

UNVERIFIABLE + RE-AGING

Bureau(s): Experian + Equifax

Method: Bureau dispute + direct data furnisher dispute to LVNV (dual-track)

Basis: Unverifiable — request full chain of ownership. EQ shows 22x 90-day lates — potential re-aging FCRA violation.

2. NCB Management — \$2,114 (FinWise Bank)

UNVERIFIABLE

Bureau(s): TransUnion + Experian + Equifax

Method: Bureau dispute + direct data furnisher dispute to NCB

Basis: Unverifiable — fintech lender debts sold quickly; request original agreement, payment history, and chain of ownership proof.

3. RNT DEBT / Lumaire West Palm Beach — \$4,252

UNVERIFIABLE + INSUFFICIENT DOCS

Bureau(s): All 3 Bureaus

Method: Bureau dispute + direct dispute to collection agency

Basis: Inaccurate/unverifiable — request itemized charges, original lease, and move-out inspection records. Rent debts are frequently unverifiable.

4. Portfolio RC — \$684 (Credit One Bank)

PAY-FOR-DELETE

Bureau(s): TransUnion + Experian

Method: Pay-for-delete negotiation (preferred) OR bureau/furnisher dispute

Basis: Original creditor Credit One Bank — request account origination documentation. Pay-for-delete only after written deletion commitment received.

5. Santander Consumer USA — \$26,575 Charge-Off

OUTDATED + UNVERIFIABLE

Bureau(s): Experian ONLY

Method: Verify DOFD — if 7+ years, file for mandatory FCRA removal

Basis: Outdated — last payment 3/28/2020; DOFD may be as early as 2019. File for mandatory removal if confirmed eligible. Secondary purchaser may also be unable to verify.

6. Integra Credit — Charge-Off (TU only, \$0 balance)

UNVERIFIABLE / OUTDATED

Bureau(s): TransUnion ONLY

Method: Bureau dispute — confirm DOFD and file for removal

Basis: \$0 balance; opened 2/2022, closed 9/2022. Confirm 7-year DOFD eligibility. Zero balance suggests account was purchased/sold — new owner may lack full records.

■■ LEGAL NOTE: Under the FCRA, only inaccurate, unverifiable, outdated, or unlawfully reported items may legally be removed from a credit report. Accurate, verified negative items cannot be removed regardless of their impact. Disputes are one tool within the Approval Engineering Program — not the entire solution.

SECTION 5 — BUSINESS CREDIT CARD STACKING SEQUENCE

■ All cards below are BUSINESS credit cards that do NOT report to personal credit bureaus in good standing. This protects John's personal credit profile while building significant business capital. Chase and American Express business cards are specifically chosen for this reason. Note: Capital One business cards DO report to personal bureaus — excluded from this sequence.

**TIER
1**

EASIEST APPROVAL — Apply First (Score 620–680+)

Expected Total: \$2,000–\$14,000

■ Chase Ink Business Cash	\$500–\$3,000 initial	Apply first — no annual fee; 5% on office/internet
■ Chase Ink Business Unlimited	\$500–\$3,000 initial	5–7 days after Ink Cash; no annual fee; 1.5% unlimited
■ American Express Blue Business Plus	\$1,000–\$5,000 initial	No annual fee; 2x Membership Rewards on all purchases
■ Bank of America Business Advantage	\$500–\$3,000 initial	No annual fee; solid backup option

■ Apply: Week 1 (Chase Ink Cash) → Week 2 (Chase Ink Unlimited) → Week 3 (Amex Blue Business Plus)

**TIER
2**

MODERATE APPROVAL — Apply at Day 45–60 (Score 700+)

**Expected Additional:
\$4,000–\$18,000**

■ Chase Ink Business Preferred	\$2,000–\$10,000 initial	\$95 annual fee; 3x on travel, shipping, advertising
■ Discover Business Card	\$2,000–\$8,000 initial	No annual fee; easier approval; solid limit

■ Apply: Days 45–60 after Tier 1 accounts established in good standing

**TIER
3**

PREMIUM CARDS — Apply at Day 90–120 (Score 720+)

**Expected Additional:
\$5,000–\$25,000+**

■ American Express Business Platinum	\$5,000–\$25,000+ (charge card)	\$695 annual fee; 5x flights/hotels; airport lounge access
■ Chase Ink Business Preferred Premium	\$10,000+ initial	Strong welcome bonus; premium travel benefits

■ Apply: Days 90–120 — only after Tier 1 and 2 accounts confirmed and in good standing

■ PROJECTED TOTAL BUSINESS CREDIT AT 180 DAYS

\$15,000 – \$57,000+

Critical Stacking Rules:

- ✓ Keep ALL accounts in perfect standing — zero late payments at any time during the stacking process
- ✓ Keep utilization on each card below 30% to maintain strong approval odds for subsequent cards
- ✓ Space applications 5–14 days apart — never apply for multiple cards on the same day
- ✓ DO NOT apply for any personal credit cards during the stacking window
- ✓ Ensure business demonstrates legitimacy — business website, EIN, and real revenue all strengthen applications
- ✓ Chase 5/24 Rule: Chase will not approve if 5+ personal accounts opened in past 24 months — apply for Chase cards FIRST

SECTION 6 — APPROVAL ENGINEERING TIMELINE

PHASE	TIMEFRAME	KEY ACTIONS & MILESTONES	SCORE TARGET
Phase 1 Stabilize	Days 1–30	Bridgecrest brought current · LVNV disputes filed · Santander DOFD verified · OpenSky Secured approved · Business entity/EIN obtained	560–590
Phase 2 Repair	Days 31–90	Portfolio RC pay-for-delete · NCB disputes active · RNT DEBT disputes active · Santander removal if eligible · 2 secured cards reporting	600–640
Phase 3 Stack	Days 91–180	Goodwill letters to Bridgecrest · Tier 1 business cards applied · Tier 2 cards at Day 150+ · \$15K–\$50K+ business credit accessed	660–700+
TARGET OUTCOME	Oct–Nov 2026	Projected Score: 660–700+ Business Credit Access: \$15,000–\$50,000+	\$15K–\$50K+ Business Credit

SECTION 7 — WHAT SUCCESS LOOKS LIKE

When John's Credit Engineering Program is complete, her credit profile will show: a score of **660–700+ across all three bureaus**, **zero open collections**, a **current and clean Bridgecrest auto loan**, two primary revolving accounts in good standing with **utilization below 20%**, and a **clean payment history for 12+ consecutive months**.

At that point, she will qualify for **Tier 1 and Tier 2 business credit cards with Chase and American Express** — neither of which reports to personal bureaus in good standing — and will be positioned to access **\$15,000–\$50,000+ in available business capital** through the stacking sequence within 60–90 days of reaching the 680 score threshold.

This is her approval blueprint. Every action in this plan exists to get her there.