



## APPROVAL ENGINEERING REPORT

# John Doe

CLIENT GOAL

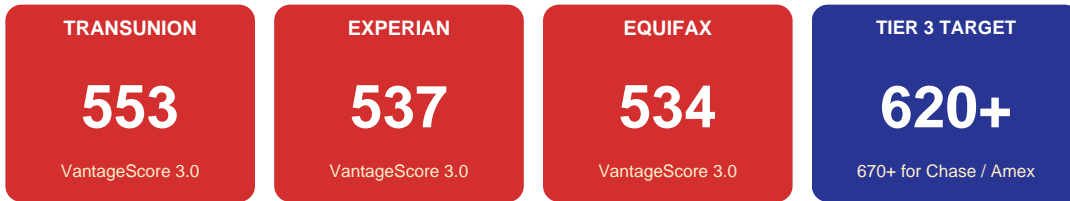
Approval Engineering Program

CREDIT CARD BUILDING

**TARGET PATH:** Tier 1 Secured Cards → Tier 2 Starter Unsecured → Tier 3 Near-Prime Cards

**TARGET SCORE:** 650–680+ by October 2026

### SECTION 1 — CURRENT CREDIT PROFILE SNAPSHOT



#### Key Active Negative Items:

CREDITOR	TYPE	BUREAU(S)	BALANCE	STATUS
Bridgecrest (Auto Loan)	Auto — Open	All 3	\$6,765	30-days late; multiple 30/60-day lates in past 12 months
Dept of Ed / Nelnet	Student Loan — Open	All 3	\$66,234+	90–120-day late history; payment deferred but derogatory history present
LVNV Funding LLC	Collection	TU + EQ	\$494	Open collection / charge-off
NCB (FinWise Bank)	Collection	TU + EX	\$2,114	Open collection — original creditor: FinWise Bank
Portfolio / Portfolio RC	Collection	TU + EX	\$684	Open collection — original creditor: Credit One Bank N.A.
RNT Debt (Lumaire)	Collection	All 3	\$4,252	Open collection — original creditor: Lumaire West Palm Beach (rent)
Santander Consumer USA	Auto Charge-Off	EX only	\$0	Charged off; multiple CO marks Apr 2020–Mar 2022
Integra Cred	Installment C/O	TU only	\$0	Collection/Charge-off — closed Sept 2022

### SECTION 2 — CURRENT STATE VS. TARGET STATE

CREDIT FACTOR	CURRENT STATE	TARGET STATE	IMPACT
---------------	---------------	--------------	--------

<b>Credit Score</b>	TU: 553 / EX: 537 / EQ: 534	620+ for Tier 3 unsecured; 670+ for Chase/Amex	<b>HIGH</b>
<b>Open Collections</b>	4–5 active collections — total ~\$7,544	Zero open collections preferred by card issuers	<b>HIGH</b>
<b>Bridgecrest Auto Loan</b>	30-days late; \$484 past due	Current immediately — zero lates going forward	<b>HIGH</b>
<b>Payment History</b>	Multiple 30/60-day lates in last 12 months; student loan derogatory history	Zero new late payments for 12+ consecutive months	<b>HIGH</b>
<b>Primary Revolving Accounts</b>	Zero — only 1 AU card; no primary cards in own name	Minimum 2–3 primary revolving accounts in client's name	<b>HIGH</b>
<b>Credit Mix</b>	No primary revolving; installment only in own name	At least 2 revolving accounts + 1 installment	<b>MEDIUM</b>
<b>Average Account Age</b>	Oldest: Cap One AU 2019; student loans from 2010 (closed)	Maintain/grow age — never close oldest account	<b>MEDIUM</b>
<b>Hard Inquiries</b>	1 on TU (SYNCB, Aug 2025)	Keep below 3 total over next 12 months	<b>LOW</b>

## SECTION 3 — PRIORITY ACTION PLAN & CHECKLIST

### PRIORITY 1 — IMMEDIATE ACTIONS (Days 1–30) | STOP THE BLEEDING & START BUILDING

**1 Bring Bridgecrest Auto Loan Current IMMEDIATELY — Pay \$484 Past Due**

Bridgecrest shows a \$484 past due amount with 30-day late status across all three bureaus. Any open account currently in late status will trigger automatic denial even for secured card products. Paying this stops the bleeding and prevents the account from progressing to 60/90/120-day late status — each of which causes significantly more score damage.

**Timeline:** Pay within the next 5–7 days **Score / Credit Impact:** +15–25 pts recovery within 30–60 days; prevents additional 20–60 pt drops

**2 Apply for OpenSky Secured Visa — First Primary Revolving Account (No Credit Check)**

John has zero primary revolving accounts in her own name — only an AU card she does not control. The OpenSky Secured Visa requires NO credit check and is approved regardless of current score or derogatory history. Deposit \$200–\$500 (higher deposit = better utilization optics). Use for one small purchase per month and pay in full. Reports to all 3 bureaus.

**Timeline:** Apply within the first 7 days **Score / Credit Impact:** +20–40 pts once account reports (30–45 days after opening)

**3 Apply for Self Credit Builder Account — Add Clean Installment Tradeline**

The Self Credit Builder Account makes monthly payments (\$25–\$150/month) reported to all three bureaus as a clean installment loan. John's only open installment accounts — Bridgecrest and student loans — both carry serious negative history. A Self account adds an immediately clean installment tradeline, improves credit mix, and simultaneously builds savings. No credit check required.

**Timeline:** Apply within the first 7 days — can be done alongside OpenSky **Score / Credit Impact:** +20–50 pts over 6–12 months; improves credit mix immediately

**4 Send Debt Validation Letters to All 4 Active Collection Agencies**

Collections on file: LVNV Funding (\$494 — TU + EQ), NCB/FinWise Bank (\$2,114 — TU + EX), Portfolio RC/Credit One (\$684 — TU + EX), RNT Debt/Lumaire West Palm Beach (\$4,252 — all 3). Send certified mail with return receipt to each collector within 7 days. Do NOT pay anything before validating. If any collector cannot validate, they must remove the item entirely.

**Timeline:** Send all 4 letters via certified mail within Days 1–7 **Score / Credit Impact:** +20–60 pts per collection removed

## 5 Authorized User Optimization — Get Cap One AU Balance to \$0

The Capital One AU account shows a \$97 balance with a \$0 reported credit limit on Equifax — meaning it may be showing 100% utilization with no positive offset. Coordinate with the primary cardholder to pay the balance to \$0 and request a credit limit increase on the account. This could flip the AU account from a liability to an asset.

**Timeline:** Coordinate with primary cardholder Days 1–30 **Score / Credit Impact:** Potential immediate utilization improvement once balance clears

## PRIORITY 2 — SHORT-TERM ACTIONS (Days 31–90) | REMOVE NEGATIVES & ADD TRADELINES

## 6 Negotiate Pay-for-Delete on LVNV Funding (\$494) and Portfolio RC (\$684)

Two smallest collections — combined \$1,178. After receiving validation responses, contact each agency offering full payment in exchange for complete deletion from all bureaus. LVNV also shows a reporting inconsistency — TU shows date of last activity 4/1/2026 while EQ shows 11/1/2019 — this discrepancy is a strong additional dispute basis. Always get deletion agreement in writing BEFORE any payment.

**Timeline:** Days 30–60 — after debt validation responses received **Score / Credit Impact:** +20–50 pts per collection removed upon deletion

## 7 Apply for Capital One Quicksilver Secured — Second Primary Revolving Account

Once OpenSky is open and reporting for 30+ days, apply for the Capital One Quicksilver Secured (\$200 deposit, \$0 annual fee, 1.5% cash back, reports to all 3 bureaus). Two active revolving accounts in John's own name significantly boosts the revolving credit profile. Keep both cards at near-zero balance — 1–2 small purchases monthly, paid in full.

**Timeline:** Apply approximately Day 45–60 after OpenSky is reporting **Score / Credit Impact:** +15–30 pts for second primary revolving tradeline

## 8 Dispute Santander Consumer USA Charge-Off on Experian

Santander shows only on Experian (not TU or EQ). Last payment was March 2020 — the 7-year removal window expires around March 2027, less than 12 months away. Dispute with Experian now on the basis of unverifiability and age proximity. Even if it survives one round, a subsequent dispute closer to the reporting window expiration may result in removal.

**Timeline:** Send dispute to Experian Days 31–45 **Score / Credit Impact:** +20–40 pts on Experian if removed

## 9 Dispute Integra Cred Charge-Off on TransUnion

Integra Cred shows only on TransUnion (not EX or EQ). Account opened February 2022, closed September 2022, marked as Collection/Charge-off. Account was "purchased by another lender" — the new owner may not have full records, creating strong unverifiability grounds. Inconsistent reporting (not on other bureaus) further supports the dispute.

**Timeline:** Send dispute to TransUnion Days 31–45 **Score / Credit Impact:** +15–30 pts on TransUnion if removed

## 1 Address NCB Collection (\$2,114 — FinWise Bank) via Pay-for-Delete

0 After receiving NCB's debt validation response, attempt pay-for-delete negotiation. FinWise Bank is a fintech lender — these debts are sold quickly and full documentation is often not retained. If NCB will not delete, a goodwill dispute on unverifiability is worth attempting alongside the negotiation. Always get any agreement in writing before paying.

**Timeline:** Days 45–90 **Score / Credit Impact:** +25–50 pts if removed from TU and EX

## 1 Maintain Zero Late Payments on ALL Open Accounts Throughout the Entire Program

1 Set up autopay on Bridgecrest and all student loans (even if on deferment) immediately. Every new on-time payment builds the clean consecutive history that card issuers require. Card issuers will deny applicants who have any active late payments — even one. This is non-negotiable.

**Timeline:** Set up autopay immediately — maintain throughout the entire program **Score / Credit Impact:** Foundation for all card approvals — zero exceptions

## PRIORITY 3 — MEDIUM-TERM ACTIONS (Days 91–180) | GRADUATE & QUALIFY FOR UNSECURED

## 1 Request Secured Card Upgrades / Credit Limit Increases

2 After 6 months of on-time payments, call both Capital One and OpenSky to request upgrades to unsecured cards and credit limit increases. Capital One typically reviews accounts for graduation after 6–12 months. Higher limits lower overall utilization ratio, which is a significant score booster. Unsecured cards also demonstrate stronger credit management to future issuers.

**Timeline:** Days 120–180 — after 6 months of clean history **Score / Credit Impact:** Higher limits = lower utilization = significant score improvement

## 1 Apply for First Unsecured Card If Score Reaches 620+ (Capital One SavorOne)

3 If the score reaches 620+ by Month 4–5, apply for the Capital One SavorOne Cash Rewards unsecured card — John's first unsecured card in her own name. \$0 annual fee, \$500–\$2,500 typical limit, 1–8% cash back depending on category. This is a major milestone — it signals readiness for Tier 3 near-prime products.

**Timeline:** Day 120–150 — only if score has reached 620+ **Score / Credit Impact:** First unsecured card milestone — foundation for Tier 3 products

## 1 Apply for Discover It Secured as Third Card If Score Still Below 620

4 If score has not yet reached 620 at Day 90, apply for the Discover It Secured (\$200 deposit, \$0 annual fee, 2% at restaurants and gas, 1% everywhere else). Discover automatically graduates to unsecured after 7 months of on-time payments and returns the full deposit. Three secured revolving accounts build significant positive history quickly.

**Timeline:** Day 90–120 — only if score is still below 620 **Score / Credit Impact:** Third revolving tradeline; auto-graduation to unsecured at 7 months

## 1 Address RNT Debt Collection (\$4,252 — Lumaire West Palm Beach)

5 Largest collection on the file — appears on all 3 bureaus. After validation, attempt settlement with pay-for-delete negotiation. Simultaneously dispute with all three bureaus. John should compile all documentation from the tenancy — lease agreements, move-out records, deposit communications. This account is the single most impactful remaining item to resolve for Tier 3 card eligibility.

**Timeline:** Days 90–180 — dispute and negotiate simultaneously **Score / Credit Impact:** +30–60 pts upon removal — largest remaining impact item

## SECTION 4 — DISPUTE STRATEGY

ITEM	BUREAU(S)	BALAN CE	BASIS FOR DISPUTE	METHOD	PRIORITY
Santander Consumer USA C/O	EX Only	\$0	Unverifiable; proximity to 7-yr window (Mar 2027); purchased by another lender	Bureau + Data Furnisher	HIGH
Integra Cred C/O	TU Only	\$0	Unverifiable; purchased/transferred; verify accuracy of all dates and amounts	Bureau + Data Furnisher	HIGH
LVNV Funding	TU + EQ	\$494	Reporting inconsistency: TU last activity 4/1/2026 vs EQ 11/1/2019 — FCRA violation	Bureau + Data Furnisher	HIGH
NCB (FinWise Bank)	TU + EX	\$2,114	Unverifiable — request complete documentation while negotiating pay-for-delete	Bureau + Data Furnisher	HIGH
Portfolio RC (Credit One)	TU + EX	\$684	Unverifiable; dispute simultaneously with pay-for-delete negotiation	Bureau + Data Furnisher	MEDIUM
RNT Debt (Lumaire)	All 3	\$4,252	Already disputed on EQ — escalate to data furnisher; gather all tenancy documentation	Bureau + Data Furnisher	MEDIUM

■■ LEGAL NOTE: Only inaccurate, unverifiable, outdated, or unlawfully reported items may legally be removed. Accurate, verified items cannot be removed regardless of impact. Disputes are one tool — not the entire solution. Building positive credit simultaneously with dispute activity is essential for fastest and most lasting results. Each bureau has 30–45 days to investigate. Full cycle: 90–180 days. Some items may require 2–3 rounds.

## SECTION 5 — CREDIT CARD APPLICATION SEQUENCE

CARD	DEPOSIT	ANN. FEE	REWARDS	KEY NOTE
<b>TIER 1 SECURED CARDS — Apply Now (Score 300+)</b>				Score Required: 300+ (no credit check for some)
■ OpenSky Secured Visa	\$200–\$500	\$35/yr	No rewards	No credit check — apply TODAY
■ Self Credit Builder Account	\$25–\$150/mo	\$0	Builds savings	Also builds clean installment tradeline
■ Capital One Quicksilver Secured	\$200	\$0	1.5% cash back	Apply after OpenSky reports (Day 45–60)
■ Discover It Secured	\$200	\$0	2%/1% cash back	Apply only if score still below 620 at Day 90

■ Apply: Month 1: OpenSky + Self → Month 2: Capital One Quicksilver Secured → Month 3–4: Discover It Secured (if needed)

<b>TIER 2 STARTER UNSECURED CARDS — Apply at 580–620+</b>				Score Required: 580–620
■ Capital One SavorOne Cash Rewards	No deposit	\$0	1–8% cash back	First unsecured milestone — apply at 620+
■ Petal 2 Visa	No deposit	\$0	1–1.5% cash back	Uses bank data — good for thin files
■ Credit One Unsecured Visa	No deposit	\$75/yr	1% cash back	Backup option if others decline

■ Apply: Month 4–5 (only when score reaches 620+) — apply for Capital One SavorOne first

<b>TIER 3 NEAR-PRIME UNSECURED CARDS — Target Completion (Score 650–700)</b>				Score Required: 650–700
■ Capital One Quicksilver (Standard)	No deposit	\$0	1.5% unlimited	Upgrade from secured OR new application
■ Discover It Cash Back	No deposit	\$0	5% rotating / 1%	Target at 650+ — excellent graduation card
■ Chase Freedom Flex	No deposit	\$0	5% rotating / 3%/1%	Apply at 670+ — Chase 5/24 rule applies
■ American Express Blue Cash Everyday	No deposit	\$0	3%/2%/1%	Apply at 670+ — strong everyday card

■ Apply: Month 9–12 (when score reaches 650–670+) — these are the Tier 3 target cards

- **CARD USAGE RULES** — Follow These Every Month Without Exception:
  - Keep each card's balance below **10% of its limit** (never exceed 30%)
  - Make at least the minimum payment every month — set up **autopay**
  - Use each card at least once per month for a small purchase to keep it active
  - **Never close the oldest account** (the Capital One AU — opened 2019)
  - Space new card applications at least **90 days apart** for personal cards

## SECTION 6 — APPROVAL ENGINEERING TIMELINE

PHASE	TIMEFRAME	KEY ACTIONS & MILESTONES	PROJECTED SCORE RANGE
Phase 1 Stop + Build	Days 1–30	Bridgecrest current · OpenSky Secured applied · Self Credit Builder enrolled · All 4 debt validation letters sent · Santander + Integra Cred disputes filed · AU balance to \$0	<b>555–600 (TU) 540–585 (EX) 535–580 (EQ)</b> <b>+20–45 pts</b>
Phase 2 Remove + Add	Days 31–90	Pay-for-delete on LVNV + Portfolio RC · Capital One Quicksilver Secured applied · NCB collection addressed · 90 days clean payment runway building	<b>600–650 (TU) 585–635 (EX) 580–635 (EQ)</b> <b>+40–80 pts</b>
Phase 3 Graduate + Qualify	Days 91–180	Secured card upgrades requested · First unsecured card applied (if 620+) · RNT Debt resolved · 6+ months clean history established · Tier 3 cards targeted	<b>630–680 (TU) 620–670 (EX) 620–670 (EQ)</b> <b>+30–60 pts</b>
<b>TARGET OCT 2026</b>	<b>Month 6+</b>	<b>Tier 3 Cards: Discover It Cash Back, Chase Freedom Flex, Amex Blue Cash Everyday</b>	<b>650–680+ All 3 Bureaus</b>

## SECTION 7 — WHAT SUCCESS LOOKS LIKE

When John's Credit Engineering Program is complete, his credit profile will show: a credit score of **650-680+**, **zero open collections**, the **Bridgecrest auto loan current with 6+ consecutive months of on-time payments**, and **2-3 active revolving accounts in his own name** — all in good standing with **utilization below 20%**.

At that point, John will qualify for **Tier 3 near-prime unsecured credit cards** including the **Discover It Cash Back** and **Chase Freedom Flex**, and will be well on his way to **Tier 4 and Tier 5 premium cards** — including Chase Sapphire Preferred and American Express Gold — within **12-18 months of continued clean history**.

**The roadmap is clear. The path is achievable. Every step in this plan exists to get John exactly where he wants to be — Everybody Likes Good Credit!**

DISCLAIMER: This Approval Engineering Report is prepared by CreditLikes.com for informational and planning purposes only. Only inaccurate, unverifiable, or unlawfully reported items may be legally disputed and removed from a credit report. Credit repair results vary by individual. Projected score improvements are estimates based on standard scoring models and are not guaranteed. Scores shown are VantageScore 3.0. FICO scores may vary. Credit card approval is subject to individual issuer decisions at time of application. This report does not constitute legal or financial advice.