

Financial Solutions



It's time to build your credit

- Safe and secure
- Reports to all 3 bureaus
- No credit check

Unlock smart credit card hacks, finance tips, and tricks to maximize rewards and save money!

From Avaymaria Brown

In our journey towards holistic financial wellness, we embrace the significance of nurturing a harmonious credit profile. Recognizing the interconnection of our financial choices, we understand that good credit plays a pivotal role in shaping various aspects of our lives.

A credit score opens doors to a realm of opportunities, allowing us to secure loans from banks, gain approval for credit cards and benefit from reasonable insurance rates. On the other hand, a low credit score might lead to rejection and higher charges from service providers, such as insurance companies and utility providers, who may require security deposits before rendering their services.

Our path to financial peace, however, acknowledges that inadvertently causing harm to our credit score is a common experience. Even the simplest oversight, such as a delayed loan payment can have a significant impact on our credit standing. Yet, in this realization, we find solace, knowing that we are not alone. Countless individuals have encountered similar challenges on their financial journeys.

As a Real Estate Advisor with Engel & Voelkers Tampa Downtown and Intentional Living Coach, I am delighted to share the empowering news that we hold the ability to repair and elevate our credit score independently. While credit repair companies may promise quick fixes this guide will help you restore your credit while educating you on how to handle your credit file moving forward.

Within this guide, I offer a step-by-step process to guide you towards restoring your credit and enhancing your overall credit score holistically.

Let us embrace this journey with patience and trust in the process. As with any transformative endeavor, progress may take time, depending on the depth of our credit situation. Nevertheless, if we navigate these steps with dedication, our credit score will undoubtedly improve. Even amidst moments of uncertainty, let us remain steadfast, knowing that our endeavors will ultimately bear fruit.

Are you ready to embark on this transformative path towards tranquility and empowerment? Together, let us dive into the process, nurturing our credit harmony with a serene heart and an unwavering commitment to our holistic financial well-being. May this journey be one of growth, wisdom and tranquility for us all.

Avaymaria Brown
Real Estate Advisor

HOW CREDIT SCORES ARE CALCULATED

(And Why Alignment + Accuracy Matter)

As an intentional living real estate advisor, I believe clarity creates confidence. Your credit score is not a mystery — it is a data-driven reflection of behaviors, timelines, and reporting accuracy.

The Five Core Factors That Shape Your Credit Score

Payment History – 35%

This is the single most influential factor. Lenders want to know:

- Do you pay on time?
- Do you pay consistently?
- Do you recover responsibly after setbacks?

Late payments, charge-offs, collections, and defaults weigh heavily — especially within the last 24 months.

Credit Utilization – 30%

This reflects how much of your available credit you're using.

- Ideal utilization: under 30%
- Optimal positioning: 10–15%
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High balances signal risk, even if you've never missed a payment.

Length of Credit History – 15%

Time creates trust.

- Oldest account
- Average age of accounts
- Longevity of positive trade lines

Closing old accounts can unintentionally shorten your credit story.

Credit Mix – 10%

Healthy profiles show balance:

- Revolving accounts (credit cards)
- Installment accounts (auto loans, mortgages, student loans)

You don't need everything — just intentional diversity.

New Credit Inquiries – 10%

Too many hard inquiries in a short period can signal instability.

- Each hard inquiry may lower your score temporarily
- Strategic timing matters, especially before homeownership

The Metro 2® Reporting Standard (What Most People Aren't Taught)

Metro 2 is the official data reporting format used by lenders and furnishers when reporting to credit bureaus. Every account on your report must be:

- Accurate
- Complete
- Consistent
- Verifiable

Under the Fair Credit Reporting Act (FCRA), consumers have the right to dispute:

- Incorrect balances
- Inaccurate payment statuses
- Missing or outdated information
- Improper account classifications

Credit improvement is not about “removing everything.”

It's about correcting what doesn't align with Metro 2 standards and positioning what does.

When your data is accurate, your score follows.

30-60-90 DAY INTENTIONAL CREDIT ACTION PLAN

A Calm, Strategic Path Toward Homeownership

This is not a sprint. It's a measured realignment of your financial foundation.

DAYS 1-30: AWARENESS & FOUNDATION

Focus: Clarity, accuracy, and emotional neutrality

- ✓ Pull all three credit reports (Experian, Equifax, TransUnion)
- ✓ Identify:
 - Reporting inconsistencies
 - Outdated negative items
 - High-utilization accounts
 - Missing positive history
- ✓ Create a credit snapshot:
 - Current scores
 - Total balances
 - Payment history patterns
- ✓ Begin utilization reduction:
 - Pay down revolving balances below 30%
 - Prioritize high-limit cards first
- ✓ Freeze unnecessary spending
- ✓ Avoid new credit applications

This phase is about observation, not judgment.

DAYS 31-60: CORRECTION & STRATEGY

Focus: Data integrity and score positioning

- ✓ Initiate disputes for:
 - Metro 2 reporting errors
 - Incomplete or unverifiable accounts
 - Incorrect late payments or balances
- ✓ Continue balance optimization:
 - Target 10-15% utilization where possible
- ✓ Add intentional credit builders if needed:
 - Secured credit card
 - Credit-builder installment loan
 - Authorized user (strategic and clean only)

✓ Set up:

- Automatic payments
- Calendar reminders
- Statement date tracking

At this stage, you're no longer reacting — you're curating your profile.

DAYS 61–90: STABILIZATION & FUTURE POSITIONING

Focus: Readiness and sustainability

✓ Review dispute results and updates

✓ Ensure all open accounts reflect:

- On-time payments
- Correct balances
- Accurate statuses

✓ Avoid:

- New inquiries
- Major purchases
- Credit line closures

✓ Prepare for lender review:

- Consistency matters more than perfection
- Stability is the new luxury

✓ Align credit goals with lifestyle goals:

- Homeownership timeline
- Desired price point
- Monthly comfort zone

This is where credit confidence meets intentional living.

FREQUENTLY ASKED QUESTIONS (FAQ)

Q: Can I fix my credit quickly?

Credit improvement is possible in months, but sustainable results come from accuracy and consistency, not shortcuts.

Q: Should I close old accounts?

Not usually. Older accounts often strengthen your profile unless they carry annual fees or negative reporting.

Q: Do disputes hurt my credit?

No. Disputing inaccurate information does not lower your score.

Q: Can I buy a home with less-than-perfect credit?

Yes. Many programs exist — positioning and preparation matter more than perfection.

Q: Is credit repair legal?

Yes. Consumers have the legal right to challenge inaccurate reporting under the FCRA.

COMPLIANCE & LEGAL DISCLAIMER

This guide is for educational and informational purposes only and does not constitute legal, financial, or credit repair advice.

Results may vary based on individual credit profiles, lender requirements, and reporting timelines.

No guarantees are made regarding specific score increases, deletions, or approvals.

This guide complies with the Fair Credit Reporting Act (FCRA) and supports lawful consumer rights, including the right to dispute inaccurate or unverifiable information reported under Metro 2® standards.

For legal or financial advice, consult a licensed professional.

If you want, I can next:

- Rewrite this to perfectly mirror your existing guide language
- Expand this into 2–3 additional chapters to hit a 75–100 page Amazon sweet spot
- Write your Amazon description + author bio positioning you as a luxury real estate & credit authority

Just tell me what you want to tackle next.

Take Control of Your Credit with the Credit Builder Card

Building and maintaining good credit is one of the most powerful financial moves you can make. Whether you're looking to buy a home, invest in real estate or improve your financial standing, your credit score plays a crucial role in your opportunities.

That's why I'm excited to introduce you to a simple and effective way to build or rebuild your credit – Credit Builder Card.

Why This Card?

Unlike traditional credit cards, this secured credit card is designed to help you establish positive credit history with the three major credit bureaus—Experian, Equifax and TransUnion. With responsible use, this card can help you:

- ✓ Increase your credit score by making on-time payments.
- ✓ Build credit fast—you could see an improvement in as little as 30 days.
- ✓ Get approved easily—no credit check or minimum credit score required.
- ✓ Enjoy a low deposit—start with as little as \$200 to open your account.
- ✓ Report to all three credit bureaus to establish a strong credit history.

How It Works

1. Apply today at Credit Builder Card
2. Make a deposit to set your credit limit.
3. Use the card responsibly and pay on time each month.
4. Watch your credit boost in under **10 DAYS** and have a positive trade line reported to all three credit bureaus.

Why This Matters for Homeownership & Real Estate Investing

A good credit score gives you leverage and financial freedom—don't let a low score hold you back from your goals! If you're serious about improving your financial future, start building your credit today with the Credit Builder Card.

Apply now and take the first step toward financial freedom:

Scan here to apply

Your financial future starts now!



FROM THE AUTHOR

Your credit score is more than a number — it's a reflection of habits, knowledge, and strategy.

This Credit Guide was created to help you move beyond confusion and into clarity. Inside, you'll learn how credit truly works, why scores rise and fall, and how to build a strong financial foundation with intention — not fear or guesswork.

Rather than quick fixes or empty promises, this guide focuses on the core principles that drive lasting credit health. You'll gain a clear understanding of the five factors that impact your score most, the different types of consumer credit, and how to use each tool responsibly to support your long-term goals.

Whether you're rebuilding, refining, or preparing for your next financial milestone, this guide empowers you to make informed decisions, avoid costly mistakes, and move forward with confidence.

Credit improvement isn't about perfection — it's about awareness, consistency, and strategy.

Let this guide be your starting point toward a calmer, more empowered credit future.