

FREE CHECKLIST · FROM THE INTENTIONAL CREDIT BLUEPRINT

Credit Readiness Checklist

20 steps from your credit report to the closing table. Check them off one at a time.

"A low score isn't a character flaw — it's a data problem."

35%	30%	15%	10%	10%
Payment history	Amounts owed	Length of history	New credit	Credit mix

What makes up a FICO® Score, the score most mortgage lenders use.

STEP 1 Know where you stand

WEEK 1

- ☐ **Pull all three reports** (Equifax, Experian, TransUnion) free at AnnualCreditReport.com.
- ☐ **Check your personal details:** name spellings, addresses, Social Security number and employers.
- ☐ **List every account** with its balance, limit, status and payment history.
- ☐ **Circle anything that looks wrong:** accounts that aren't yours, late payments you didn't make, duplicate collections, wrong balances.
- ☐ **Flag outdated items.** Most negative items should drop off after 7 years; a Chapter 7 bankruptcy after 10.

STEP 2 Clean up the data

WEEKS 2–6

- ☐ **Dispute each error in writing** with every bureau that reports it, citing your rights under the Fair Credit Reporting Act.
- ☐ **Send by certified mail** and keep copies of every letter, receipt and response.
- ☐ **Dispute with the creditor too**, since they supply (furnish) the data to the bureaus in Metro 2® format.
- ☐ **Track the clock.** Bureaus generally have 30 days to investigate; follow up if you don't hear back.
- ☐ **Verify collections before paying.** Request debt validation in writing, ideally within 30 days of the collector's first notice.

STEP 3 Strengthen what's real

ONGOING

- ☐ **Pay every bill on time** and set up autopay for at least the minimum.
- ☐ **Lower card balances** below 30% of each limit, and under 10% if you can.
- ☐ **Keep your oldest accounts open**, even if you rarely use them.
- ☐ **Add positive history** with a secured or credit-builder card, rent reporting or Experian Boost™.

Tip: Recheck your reports 30–45 days after each round of disputes, and keep a simple log of what changed.

STEP 4 Get mortgage-ready

60–90 DAYS OUT

- ☐ **Talk to a lender early** and ask the minimum score and debt-to-income ratio for FHA, VA and conventional loans.
- ☐ **Hold off on new credit.** No new cards, car loans or financed furniture until after closing.
- ☐ **Don't close accounts or move large sums** without asking your lender first.
- ☐ **Gather your documents:** two years of W-2s or tax returns, 30 days of pay stubs and two months of bank statements.
- ☐ **Build your team:** a trusted lender and a real estate advisor who will plan your timeline with you.
- ☐ **Celebrate your progress.** Every corrected line brings you closer to the keys.



Want the full 90-day plan?

The Intentional Credit Blueprint walks you through every step, with dispute letter templates and a bureau contact directory. Ready to talk homeownership? Book a free call.

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