Credit Therapy
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Report Date: June 16, 2026
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Prepared By: CreditTherapy.com Credit Engineering Team

APPROVAL ENGINEERING REPORT

John Doe

Approval Engineering Program

CLIENT GOAL

BUSINESS FUNDING

TARGET LOAN TYPE: Business Credit Card Stacking (Tier 1 → Tier 3)

TARGET APPROVAL DATE: September–October 2026

SECTION 1 — CURRENT CREDIT PROFILE SNAPSHOT

TRANSUNION	EXPERIAN	EQUIFAX	STACKING TARGET
568	602	585	680+
VantageScore 3.0	VantageScore 3.0	VantageScore 3.0	Required for Tier 1 Cards

Credit Utilization	~89% — both cards near maxed	**Active Delinquency**	Auto loan — 30-day late
Collections on File	3 open collections ($4,500+ total)	**Charge-offs on File**	1 charge-off — $10,400 balance
Hard Inquiries (12 mo.)	1 — acceptable ✓	**Public Records**	**None ✓**
Business Entity	Not yet confirmed — verify status	**Business Credit**	No business credit profile established

SECTION 2 — CURRENT STATE VS. TARGET STATE

CREDIT FACTOR	CURRENT STATE	TARGET STATE	IMPACT
Credit Score	568–602 (Subprime — all bureaus)	680+ minimum for Tier 1 business cards	HIGH
Active Delinquency	Auto loan — 30-day late NOW	Zero active delinquencies before any applications	HIGH
Collections	3 open — $4,500+ total	Zero or unverifiable collections	HIGH
Revolving Utilization	~89% — near maxed	Below 30% per card and overall	HIGH

Charge-off	$10,400 — open derogatory status	Resolved or settled — open charge-off blocks Tier 2+	HIGH
Business Entity	Not confirmed — needs verification	LLC or sole proprietor with EIN registered	HIGH
Hard Inquiries	1 inquiry (12 months)	Under 6 — already excellent ✓	LOW
Public Records	None	None required — already clear ✓	N/A

SECTION 3 — PRIORITY ACTION PLAN & CHECKLIST

■ CRITICAL: John has an active 30-day delinquency on his auto loan and ~89% revolving utilization. Both must be fully resolved before ANY business card applications are submitted. No Chase, Amex, or Bank of America business card will approve an applicant with an active delinquency or utilization above 50%.

PRIORITY 1 — IMMEDIATE ACTIONS (Days 1–30)

1 Bring Auto Loan Current Immediately — Hard Stop for Business Card Applications

The active 30-day late is a hard stop for every Tier 1 business card issuer. Chase, Amex, and Bank of America all run personal credit checks for business card applications and will decline applicants with active delinquencies. This must be resolved before any applications are submitted.

Timeline: Immediately — today **Score Impact:** +20–40 pts; unlocks business card application eligibility

2 Pay Down Both Credit Cards from ~89% to Below 30% Utilization

Business card issuers check personal credit utilization as part of the application process. At 89%, John's utilization is severely suppressing his personal score and will cause instant denials. Paying both cards to below 30% could yield 30–60 points within one reporting cycle — the single fastest path to the 680+ threshold needed for Tier 1.

Timeline: Days 1–21 — pay down before next reporting cycle **Score Impact:** +30–60 pts combined — fastest path to 680 threshold

3 Confirm Business Entity and Apply for EIN — Required Before Any Card Applications

All business card applications require a legitimate business entity and EIN. Verify whether John has an existing LLC or sole proprietorship registered. If not, register as a sole proprietor (immediate, free) or form an LLC in his state (~$100–$150). Apply for an EIN at IRS.gov — free and takes 10 minutes. Business name, address, and EIN must be consistent across all card applications.

Timeline: Days 1–14 — prerequisite for entire stacking program **Score Impact:** Hard prerequisite — no business cards can be applied for without this

4 Send Debt Validation Letters to All 3 Collection Agencies

Send certified mail debt validation letters to all 3 collectors simultaneously. Removing even one or two collections during the 90-day program window can mean the difference between 650 and 680+. Do not pay anything before validating — if any collector cannot verify, removal is required.

Timeline: Days 1–14 — certified mail to all 3 collectors **Score Impact:** +20–60 pts per collection removed

5 Be Added as an Authorized User on a Strong Established Personal Account

The fastest legal bridge to 680+ is being added as an authorized user on a family member's card that is 5+ years old, has a $5,000+ limit, zero late payments, and under 20% utilization. This reports within 30–60 days and can provide 30–60 points — potentially enough to cross the 680 threshold needed for Tier 1 cards.

Timeline: Days 7–30 — identify and request immediately **Score Impact:** +30–60 pts within 30–60 days of being added

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

6 Negotiate Pay-for-Delete on Smallest Collections After Validation

After validation responses, target the two smallest collections for pay-for-delete negotiation. Removing collections improves both the personal score (needed for 680+) and the overall profile presentation to business card underwriters. Always get written deletion agreement before any payment.

Timeline: Days 31–60 — after validation responses received **Score Impact:** +20–50 pts per collection removed

7 The Credit File and from $500 to Below 30% — Increase Personal Score Further

If utilization was not fully paid down in Priority 1, complete the paydown now. Keeping utilization at 10–20% (rather than just below 30%) during the business card application window maximizes approval odds and potential credit limits on business cards.

Timeline: Days 31–45 — complete any remaining paydown **Score Impact:** Higher credit limits on business cards with lower personal utilization

8 Do NOT Apply for Any Business Cards Until the CreditTherapy.com Team Gives the Green Light

Timing of business card applications is critical. Applying too early (before score reaches 680+, before delinquency is resolved, or before utilization is below 30%) will result in denials that create hard inquiries and make subsequent approvals harder. The CreditTherapy.com team will confirm when the profile is ready.

Timeline: Days 31–90 — hold all applications until confirmed **Score Impact:** Prevents wasted hard inquiries and denial flags

9 Confirm Business Address and Business Name Consistency for Card Applications

Before applying for any business cards, confirm that the business name, address, EIN, and phone number are consistent across all applications. Inconsistencies between applications at Chase and Amex within a short window trigger fraud reviews and automatic declines. Register a Google Business Profile for the business to establish a digital footprint.

Timeline: Days 31–60 — verify all business info is consistent **Score Impact:** Prevents fraud review declines on business card applications

10 Keep All Personal Accounts at Zero New Late Payments

Business card issuers check personal credit. One new 30-day late payment during the application window resets the program. Set up autopay on every personal account — auto loan, credit cards, any installment loans.

Timeline: Set up immediately — zero exceptions throughout program **Score Impact:** Non-negotiable — any new late payment delays Tier 1 applications

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

11 Apply for Tier 1 Business Cards When Score Reaches 680+ (Chase First)

Apply for Chase Ink Business Cash first, then Chase Ink Business Unlimited 5–7 days later, then Amex Blue Business Plus 5–7 days after that. All three do NOT report to personal credit bureaus in good standing — protecting John's personal score during stacking. Business entity and EIN must be consistent across all applications.

Timeline: Days 91–120 — after score confirmed at 680+ **Score Impact:** Expected Tier 1 credit access: $2,000–$14,000

12 Apply for Tier 2 Business Cards 30–45 Days After Tier 1 Approvals

After Tier 1 cards are open and showing low utilization (below 20%), apply for Chase Ink Business Preferred and/or Discover Business Card. Keep all Tier 1 balances below 20% before applying. Combined with Tier 1, John could have $6,000–$32,000 in available business credit at this stage.

Timeline: Days 120–150 — after Tier 1 confirmed in good standing **Score Impact:** Expected additional credit: $4,000–$18,000

13 Address $10,400 Charge-off — Negotiate Settlement Before Tier 3 Applications

The open charge-off will block Tier 2 and Tier 3 business card approvals if left unresolved. Contact the current holder to negotiate a pay-for-delete or settlement. A settled charge-off is significantly better than an open derogatory for business card underwriting at the Tier 3 level.

Timeline: Days 91–150 — negotiate settlement or pay-for-delete **Score Impact:** +20–45 pts if resolved; unlocks Tier 2 and Tier 3 applications

SECTION 4 — BUSINESS CREDIT CARD STACKING SEQUENCE

■ All business cards below do NOT report to personal credit bureaus in good standing. This protects John's personal credit profile while building business capital. Business entity with EIN must be established and consistent across all applications before submitting.

TIER 1 — EASIEST APPROVAL — Apply First (Score 680+) — Expected Total: $2,000–$14,000

■ Chase Ink Business Cash	$0 annual fee	Apply first — 5% on office/internet/phone; does NOT report to personal bureaus
■ Chase Ink Business Unlimited	$0 annual fee	Apply 5–7 days after Ink Cash; 1.5% unlimited; does NOT report to personal bureaus
■ Amex Blue Business Plus	$0 annual fee	Apply 5–7 days after Ink Unlimited; 2x Membership Rewards; does NOT report to personal bureaus

■ **Apply: Days 91–120 — space all applications 5–7 days apart after score reaches 680+**

TIER 2 — MODERATE APPROVAL — Apply 30–45 Days After Tier 1 (Score 700+) — Expected Additional: $4,000–$18,000

■ Chase Ink Business Preferred	$95 annual fee	Apply after Tier 1 established at low utilization; $2,000–$10,000 typical limit
■ Discover Business Card	$0 annual fee	$2,000–$8,000 typical limit; generally does not report to personal bureaus

■ **Apply: Days 120–150 — keep all Tier 1 utilization below 20% before applying**

TIER 3 — PREMIUM CARDS — Apply 60–90 Days After Tier 1 (Score 720+) — Expected Additional: $5,000–$25,000+

■ Amex Business Platinum	$695 annual fee	No preset spending limit (charge card); requires 720+ and established business revenue

■ **Apply: Days 150–180+ — only after Tier 1 and Tier 2 confirmed in good standing**

■ PROJECTED TOTAL BUSINESS CREDIT AT PROGRAM COMPLETION **$11,000 – $57,000+**

SECTION 5 — APPROVAL ENGINEERING TIMELINE

PHASE	TIMEFRAME	KEY ACTIONS & MILESTONES	PROJECTED SCORE
Phase 1 Foundation	Days 1–30	Auto loan current · Both cards to 30% · Business entity + EIN confirmed · Debt validation letters sent · AU strategy initiated	**620–650 +40–80 pts**
Phase 2 Repair + Build	Days 31–90	Collection pay-for-delete negotiations · Score building toward 680+ · Business profile confirmed · Card applications on hold	**650–680+ +30–50 pts**
Phase 3 Stacking	Days 91–180	Tier 1 business cards applied + approved · Tier 2 applications begin · Charge-off settlement negotiated · Tier 3 target in view	**680–720+ +30–40 pts**
TARGET	**Sept–Oct 2026**	**Personal score 680–720+ · Zero delinquencies · Business entity active · $11K–$57K business credit**	**$11K–$57K+ Business Credit**

SECTION 6 — WHAT SUCCESS LOOKS LIKE

When John's Credit Engineering Program is complete, his personal credit score will show **680–720+**, **zero active delinquencies**, collections either **removed or resolved**, and revolving utilization **below 20%**.

At that point, John 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 — generating **$11,000–$57,000+ in available business working capital** within 90–180 days of his first approval.

This is John's approval blueprint — every step exists to get him there. Heal. Restore. Achieve.

DISCLAIMER: This Approval Engineering Report is prepared by CreditTherapy.com for informational and planning purposes only. Only inaccurate, unverifiable, or unlawfully reported items may be legally disputed and removed from a credit report. Results vary by individual. Projected improvements are estimates and are not guaranteed. Scores shown are VantageScore 3.0. FICO scores may vary. This report does not constitute legal or financial advice.