Credit Therapy
HEAL. RESTORE. ACHIEVE.

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Prepared By: CreditTherapy.com Credit Engineering Team

APPROVAL ENGINEERING REPORT

John Doe

Approval Engineering Program

CLIENT GOAL

CREDIT CARD BUILDING

TARGET LOAN TYPE: Tier 1 Secured → Tier 2 Unsecured → Tier 3 Near-Prime

TARGET APPROVAL DATE: October–November 2026

SECTION 1 — CURRENT CREDIT PROFILE SNAPSHOT

TRANSUNION	EXPERIAN	EQUIFAX	TIER 3 TARGET
568	602	585	620+
VantageScore 3.0	VantageScore 3.0	VantageScore 3.0	670+ for Chase / Amex

Credit Utilization	~89% — both cards near maxed	**Hard Inquiries (12 mo.)**	1 — acceptable ✓
Active Delinquency	Auto loan — currently 30-day late	**Collections Active**	3 open collections ($4,500+ total)
Primary Revolving	2 cards — both near maxed; no primary cards in own name confirmed	**Public Records**	**None ✓**
Charge-off	1 charge-off — $10,400 open balance	**Oldest Account**	2+ years — moderate history

SECTION 2 — CURRENT STATE VS. TARGET STATE

CREDIT FACTOR	CURRENT STATE	TARGET STATE	IMPACT
Credit Score	568–602 (Subprime)	620+ for Tier 3 unsecured; 670+ for Chase/Amex	HIGH
Active Delinquency	Auto loan 30-days late NOW	Zero late payments — all accounts current	HIGH
Collections	3 open — $4,500+ total	Zero open collections preferred by card issuers	HIGH
Payment History	Multiple 30-day lates past 12 months	Zero new lates for 12 consecutive months	HIGH

Primary Revolving	Cards near maxed; no confirmed primary cards	Minimum 2–3 primary revolving accounts in own name	HIGH
Revolving Utilization	~89% — near maxed	Below 30% per card and overall	HIGH
Charge-off	$10,400 open charge-off	Resolved or aged off — blocks card approvals	MED
Hard Inquiries	1 (12 months)	Below 3 — already acceptable ✓	LOW

SECTION 3 — PRIORITY ACTION PLAN & CHECKLIST

PRIORITY 1 — IMMEDIATE ACTIONS (Days 1–30)

1 **Bring Auto Loan Current Immediately — Stop Active Delinquency**

The active 30-day late on the auto loan is an automatic denial trigger for every credit card issuer — even secured cards will decline applicants with active delinquencies on open accounts. Bringing this current stops the score from dropping further and starts the 12-month clean payment history clock all card issuers require.

Timeline: Within the next 5–7 days **Score Impact:** +15–35 pts once account updates to current

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

Revolving utilization is the fastest-moving scoring factor and currently one of the biggest drags on John's score. Paying both cards down to below 30% of their limits could yield 30–60 points within one reporting cycle. Target each card individually below 30%, with an overall utilization below 20% for optimal card approval scores.

Timeline: Days 1–21 — pay down before next reporting cycle **Score Impact:** +30–60 pts combined upon next reporting cycle

3 **Apply for OpenSky Secured Visa — First Primary Revolving Card (No Credit Check)**

John needs at least one confirmed primary revolving account in his own name. OpenSky Secured Visa requires no credit check and approves regardless of current score or derogatory history. Deposit $200–$300. Use for 1–2 small purchases monthly and pay in full. Reports to all 3 bureaus.

Timeline: Apply within Days 1–7 **Score Impact:** +20–40 pts once account reports (30–45 days after opening)

4 **Send Debt Validation Letters to All 3 Active Collection Agencies**

Before paying or negotiating any collection, demand written debt validation from each collector via certified mail under the FDCPA. If any collector cannot validate, they must remove the item. This is the mandatory first step before any pay-for-delete negotiations begin.

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

5 **Enroll in Self Credit Builder Account — Add Clean Installment Tradeline**

The Self Credit Builder Account reports monthly payments ($25–$150/month) to all 3 bureaus as a clean installment loan. This improves credit mix, adds positive payment history, and builds savings simultaneously. No credit check required.

Timeline: Apply within Days 1–7 — can be done same day as OpenSky application **Score Impact:** +20–50 pts over 6–12 months; improves credit mix immediately

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

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

After receiving validation responses, contact each agency and offer full payment in exchange for complete deletion from all bureaus. Always get the written deletion agreement BEFORE making any payment. A paid collection without deletion still damages the score just as much.

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

7 Apply for Capital One Quicksilver Secured — Second Primary Revolving Card

Once OpenSky has been reporting for 30+ days, apply for Capital One Quicksilver Secured ($200 deposit, $0 annual fee, 1.5% cash back, reports to all 3 bureaus). Two primary revolving accounts in good standing significantly strengthens the profile for card issuers and improves credit mix.

Timeline: Apply approximately Day 45–60 **Score Impact:** +15–30 pts for second primary revolving tradeline

8 Dispute Santander / Charge-Off on Applicable Bureaus

The $10,400 charge-off should be disputed for unverifiability — especially if the account has been sold to a secondary buyer who may not be able to verify the full original payment history per FCRA requirements. Also verify the Date of First Delinquency (DOFD) — if approaching 7 years, file for mandatory removal.

Timeline: Days 31–60 — bureau + data furnisher dispute simultaneously **Score Impact:** +20–40 pts if removed

9 Set Up Autopay on ALL Open Accounts — Zero New Late Payments

Set up autopay for the minimum payment on every open account. Credit card issuers review the full payment history before approving any card. Even one new 30-day late during this program can set the timeline back 6–12 months.

Timeline: Set up immediately — maintain throughout entire program **Score Impact:** Foundation — every new late payment resets the approval clock

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

10 If Score Reaches 620+: Apply for Capital One SavorOne (First Unsecured Card)

Capital One SavorOne Cash Rewards is the recommended first unsecured card milestone — $0 annual fee, $500–$2,500 typical limit, 1–8% cash back. Approval is likely at 620+ with clean recent payment history. This is a major milestone — the first unsecured card in John's own name positions him for Tier 3 near-prime products.

Timeline: Days 120–150 — only when score reaches 620+ **Score Impact:** First unsecured card milestone — gateway to Tier 3 products

11 Request Secured Card Upgrades and Credit Limit Increases

After 6 months of on-time payments, contact both Capital One and OpenSky to request upgrades to unsecured cards and credit limit increases. Higher limits lower overall utilization ratio — a significant score booster. Capital One typically reviews for graduation after 6–12 months of clean history.

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

12 Target Tier 3 Near-Prime Cards When Score Reaches 650+

At 650+, John qualifies for Discover It Cash Back ($0 annual fee, 5% rotating categories, auto-graduates to unsecured after 7 months). At 670+, Chase Freedom Flex becomes available — apply for Chase cards BEFORE other issuers due to Chase's 5/24 rule (no approvals if 5+ accounts opened in past 24 months).

Timeline: Days 150–180 when score reaches 650–670+ **Score Impact:** Tier 3 near-prime cards: Discover It Cash Back, Chase Freedom Flex

SECTION 4 — CREDIT CARD APPLICATION SEQUENCE

TIER 1 SECURED CARDS — Apply Now (Score 300+)		Score: 300+
■ OpenSky Secured Visa	$35/yr	No credit check — apply today; $200–$300 deposit; reports all 3 bureaus
■ Self Credit Builder Account	$0 deposit	Monthly payments build installment history + savings simultaneously
■ Capital One Quicksilver Secured	$0/yr	Apply after OpenSky reports (Day 45–60); $200 deposit; 1.5% cash back

■ **Apply: Month 1: OpenSky + Self → Month 2: Capital One Quicksilver Secured**

TIER 2 STARTER UNSECURED — Apply at 580–620+		Score: 580–620+
■ Capital One SavorOne Cash Rewards	$0/yr	First unsecured milestone; $500–$2,500 typical; 1–8% cash back
■ Petal 2 Visa	$0/yr	Good for thin files; uses bank data for approval; 1–1.5% cash back

■ **Apply: Month 4–5 — only when score reaches 620+**

TIER 3 NEAR-PRIME UNSECURED — Target Completion (Score 650–700)		Score: 650–700
■ Discover It Cash Back	$0/yr	Target at 650+; 5% rotating / 1%; auto-graduates to unsecured at 7 months
■ Chase Freedom Flex	$0/yr	Apply at 670+; 5% rotating / 3% dining; Chase 5/24 rule applies — apply for Chase FIRST
■ Amex Blue Cash Everyday	$0/yr	Apply at 670+; 3% supermarkets / 2% gas; strong everyday card

■ **Apply: Month 9–12 when score reaches 650–670+**

■ CARD USAGE RULES — Follow Every Month Without Exception:
■ Keep each card balance below **10% of its limit** (never exceed 30%)
■ Pay in full every month — set up **autopay** immediately
■ Use each card at least once monthly to keep it active
■ **Never close the oldest account**
■ Space personal card applications at least **90 days apart**

SECTION 5 — APPROVAL ENGINEERING TIMELINE

PHASE	TIMEFRAME	KEY ACTIONS & MILESTONES	PROJECTED SCORE
Phase 1 Stop + Build	Days 1–30	Auto loan current · Both cards to 30% · OpenSky + Self applied · All 3 debt validation letters sent	**590–620 +20–45 pts**
Phase 2 Remove + Add	Days 31–90	Pay-for-delete on collections · Capital One Secured applied · Charge-off dispute filed · 90-day clean payment runway building	**620–650 +30–60 pts**

Phase 3 Graduate + Qualify	Days 91–180	Secured card upgrades requested · First unsecured card applied (if 620+) · Tier 3 cards targeted at 650+	**650–680+ +30–50 pts**
TARGET	**Oct–Nov 2026**	**Tier 3 Cards: Discover It Cash Back, Chase Freedom Flex, Amex Blue Cash Everyday**	**650–680+ All 3 Bureaus**

SECTION 6 — WHAT SUCCESS LOOKS LIKE

When John's Credit Engineering Program is complete, his profile will show: a credit score of **650–680+**, **zero open collections**, his auto loan **fully current with 6+ 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 cards including the **Discover It Cash Back** and **Chase Freedom Flex**, and will be on his way to Tier 4 and Tier 5 premium cards within 12–18 months of continued clean history.

The roadmap is clear. Every step exists to get John 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.