



**CREDIT SUCCESS NETWORK**

**YOUR PERSONAL CREDIT RESTORATION GUIDE**

# THE CREDIT ROADMAP

How we help clients go from damaged credit  
to a score that finally opens doors.

**REAL DOCUMENTED CLIENT RESULT**

## **+151 POINTS**

**IN A SINGLE ROUND**

Your results depend on your file + your follow-through.  
The one thing we promise: you'll know exactly what's possible.

**☒ BACKED BY OUR 6-ROUND DELETION GUARANTEE ☒**

### **WHAT'S INSIDE:**

- The 4-step Credit Restoration System
  - Realistic 6-month timeline
- Credit myths that keep your score stuck
- Our 6-round, no-deletion refund guarantee



# THE CREDIT RESTORATION SYSTEM.

Most 'credit repair' is just mass-disputing and hoping something sticks. That's not what we do. This is the real system we run for every client.

01

## AUDIT

See everything · Month 1

We pull all 3 bureaus and build a complete picture of your credit — every account, every negative item, every factor holding your score back. No guessing.

- Full Experian, Equifax & TransUnion pull
- Line-by-line review of every account
- Flag every disputable item
- Identify your fastest wins first

02

## DISPUTE & REMOVE

Clean the report · Rounds 1-6

We dispute inaccurate, outdated, or unverifiable items with the bureaus and creditors — using the legal frameworks (FCRA, FDCPA) that force them to respond. Six rounds total.

- Late payments, collections, charge-offs
- Inquiries that shouldn't be there
- Identity errors & mixed files
- Bureau + direct creditor disputes



# NOW WE BUILD YOUR SCORE UP.

Cleanup alone won't take you to 700+. Steps 3 and 4 are where the real climbing — and the staying power — happens.

**03**

## OPTIMIZE

Move the score lever · Months 1–4

Even after cleanup, most people have the wrong balances, wrong accounts open, and wrong utilization. We fix the 30% of your score lenders care about most.

- Utilization strategy (under 10% target)
- Authorized user / tradeline strategy
- Credit age protection — what to keep open
- Payment timing on billing cycle

**04**

## BUILD

Lock in the gain · Months 4–6+

Removing the bad is only half the work. We build new positive accounts so your score keeps climbing and stays strong long after we're done.

- Starter cards & credit-builder loans
- Monitoring system so it never slips
- Primary tradeline placement
- Funding-ready positioning (if wanted)



# WHAT TO EXPECT.

Real credit repair isn't overnight. It's a 6-month process run in 6 dispute rounds — each one legally forcing the bureaus to re-verify or remove. Here's the month-by-month playbook so you're never guessing.

## THE 6-MONTH JOURNEY

### MONTH 1

#### AUDIT + ROUND 1

Pull all 3 bureaus, build your plan, first dispute round goes out. Bureaus have 30 days to respond.

### MONTH 2

#### ROUND 2 + OPTIMIZATION

Second dispute round. Utilization reset, tradeline strategy layered in. Early wins start showing up.

### MONTH 3

#### ROUND 3 + MOMENTUM

Stubborn items get escalated. Score typically starts climbing noticeably for clients who stay consistent.

### MONTH 4

#### ROUND 4 + DIRECT DISPUTES

Direct creditor disputes under FCRA/FDCPA. We go after what the bureaus tried to verify incorrectly.

### MONTH 5

#### ROUND 5 + BUILD PHASE

Positive tradelines placed. Utilization perfected on every card. Your file starts looking lender-ready.

### MONTH 6

#### ROUND 6 + LOCK-IN

Final round. Score stabilizes at its new level. You exit with a monitoring plan so it never slips back.

Your exact results depend on your file, your history, and your follow-through.

**What we promise: clarity, strategy, and every tool we have on your side.**



# 5 MYTHS KEEPING YOUR SCORE STUCK.

Most people stay stuck because they believe one of these. If any of them sound familiar, you're about to unlearn something expensive.

**✗ MYTH**  
**Checking my credit lowers my score.**

**✓ TRUTH**  
Soft pulls don't count. You should check monthly.

**✗ MYTH**  
**Closing old cards helps my credit.**

**✓ TRUTH**  
It hurts age AND utilization – two major score factors.

**✗ MYTH**  
**Paying off collections restores the account.**

**✓ TRUTH**  
It usually doesn't remove it. Always negotiate removal first.

**✗ MYTH**  
**I just need to pay everything off.**

**✓ TRUTH**  
Wrong order = wasted money. Utilization timing wins.

**✗ MYTH**  
**Credit repair is a scam.**

**✓ TRUTH**  
Done right, it's 100% legal and federally protected.



# THE 6-ROUND DELETION GUARANTEE.

Most credit repair companies bury their refund terms. We lead with ours — because our process works and we'll put our own money behind it.



## IF WE GET YOU ZERO. YOU OWE US ZERO.

If we complete 6 full dispute rounds and fail to remove a single inaccurate, outdated, or unverifiable item from your credit report — you get 100% of your money back.

**No fine print. No 'partial' refunds. No arguing.**  
**If we can't move the needle, every dollar goes back.**

### WHY WE CAN SAY THAT

- ✓ Federal law (FCRA) requires bureaus to verify every item — most don't.
- ✓ Our dispute methodology is battle-tested across thousands of files.
- ✓ We only take clients we genuinely believe we can win for.

### ONE CONDITION

Active credit monitoring required throughout your program — it's how we track every change, prove every deletion, and protect your refund eligibility.



# YOUR NEXT MOVE.

The only thing between you and the score you want is the decision to start. Here's how to work with us — and how to actually win.

## WHY SOME CLIENTS WIN BIG — AND OTHERS STALL

### WINNERS DO THIS

- ✓ Respond to our messages within 24 hrs
- ✓ Stop applying for new credit during repair
- ✓ Follow the utilization plan we give them
- ✓ Trust the process — don't panic mid-way

### STALLERS DO THIS

- ✗ Ghost us after signup, then blame results
- ✗ Run up credit cards during the program
- ✗ Apply for 3 new cards 'just to see'
- ✗ Quit at day 30 when score hasn't jumped

START HERE

## BOOK YOUR FREE CREDIT REVIEW

A real strategy call with our team. We pull your report, show you exactly what's holding your score back, and give you the game plan — whether you work with us or not.

☒ BACKED BY OUR 6-ROUND DELETION GUARANTEE ☒

DM "CREDIT" ON INSTAGRAM TO BOOK YOUR CALL

### OR REACH US DIRECTLY

[info@creditsuccessnetwork.com](mailto:info@creditsuccessnetwork.com)

[creditsuccessnetwork.com](https://creditsuccessnetwork.com) · [@creditsuccessnetwork](https://www.instagram.com/creditsuccessnetwork)