ELITE CREDIT GROUP, INC. | FREE GUIDE

Your Credit Should Open Doors, Not Close Them

The 5-Point Credit Check: what to look for before you apply for a home, a loan, or better rates.

RESULTS THAT MATTER

16+ years in credit · **Over 19,000 clients helped**

By Rolando Castro, Founder of Elite Credit Group

A clear, honest starting point. No hype. No guesswork.
Just the five things to check, in the right order.

START HERE

If your credit is holding you back, you are not alone

You are ready for the next step. A home. Better rates. More options. Then a denial letter arrives, or a lender tells you to come back later, and no one explains what to fix first.

Most people we meet are dealing with some mix of the same things:

> **Collections that will not go away**, even ones you do not recognize.
>
> **High credit card balances** that keep dragging your score down.
>
> **Late payments** that still show up years later.
>
> **Confusion about what actually helps**, because every source says something different.
>
> **Denials** for loans, apartments, or better financing.

The problem is not you. The problem is the lack of a clear plan and the right guidance. That is what this guide gives you.

How to use this guide

Work through the five points in order, with your credit reports open in front of you. Check the box next to each item as you look at it. At the end, you will have an honest picture of where you stand and what needs attention first. That picture is exactly what a good plan is built on.

What this guide will and will not do

It will help you spot the problems and understand why they matter. It will not promise a score, a timeline, or a result. Every report is different, and anyone who guarantees a number before seeing your report is not being straight with you. We would rather be straight with you.

First, make sure your report is telling the truth

1 Check for information that is wrong, outdated, or not yours

WHY IT MATTERS: YOU CANNOT FIX A REPORT YOU HAVE NOT VERIFIED

Credit reports contain mistakes more often than most people expect. A wrong balance, an account that belongs to someone else, or an old item reported with a new date can hold you back for no good reason.

- [ ] Your name, address, and personal information are correct.
- [ ] Every account listed is an account you actually opened.
- [ ] Balances and payment history match your own records.
- [ ] Closed accounts are reported as closed, and dates look right.
- [ ] There are no duplicate accounts for the same debt.

Do this week: Pull your reports, read every account line by line, and write down anything that looks wrong. Do not skip this step. It decides everything that comes next.

2 Face the negative marks directly

WHY IT MATTERS: WHAT YOU AVOID KEEPS COSTING YOU

Collections, charge-offs, and late payments are the items lenders notice first. Ignoring them does not make them smaller. Listing them clearly is how you take control of them.

- [ ] List every collection and charge-off, with the amount and date.
- [ ] Note late payments, especially any in the last 24 months.
- [ ] Mark any negative item you do not recognize. That goes back to Point 1.

Do this week: Make one simple list: item, amount, date. No judgment, just facts. That list becomes the work list for your plan.

Then strengthen what you can control today

3 Bring credit card balances down with a plan

WHY IT MATTERS: HIGH BALANCES WORK AGAINST YOU EVERY MONTH

How much of your credit limit you are using matters. A card that is close to its limit sends a very different signal than the same card with a low balance, even if you pay on time.

- [ ] Write down each card, its limit, and its current balance.
- [ ] Circle any card using more than about a third of its limit.
- [ ] Put those cards first in your pay-down order.
- [ ] Keep every payment on time while you pay balances down.

Do this week: Pick the one card closest to its limit and make a written plan to bring it down first. One card, one plan. That is progress you can see.

4 Protect what you are doing right

WHY IT MATTERS: YOUR GOOD HISTORY IS AN ASSET, NOT AN ACCIDENT

Improving your credit is not only about fixing what is wrong. It is also about protecting what is working. On-time payments and long-standing positive accounts help your profile every single month.

- [ ] List the accounts you pay on time. Those are your foundation.
- [ ] Set up reminders or automatic payments so a good account never slips.
- [ ] Think twice before closing your oldest card. Its history has value.
- [ ] Avoid opening several new accounts at once while you are rebuilding.

Do this week: Put every due date on your calendar. Protecting your good accounts costs nothing and pays you back every month.

A note from experience

After 16 years in credit and more than 19,000 clients, the pattern is consistent. People do not fail because they do not care. They stall because they try five random fixes at once, with no order. Order is the whole point of this check.

THE 5-POINT CREDIT CHECK, FINAL POINT

Credit is not the goal. Your goal is the goal.

5 Connect your credit to your home goal and timeline

WHY IT MATTERS: A GOAL TURNS RANDOM FIXES INTO A PLAN

A score by itself means very little. What matters is what you want it to do for you. Buying a home. Qualifying for better terms. Giving your family more room and more stability.

- [ ] Write down your goal in one sentence. For example: buy our first home.
- [ ] Write down when you want it to happen, even if it is a rough date.
- [ ] Look at Points 1 to 4 again. Which one stands between you and that goal?
- [ ] That point is where your plan starts.

Homeownership is not luck. It is a plan. And a plan starts with knowing exactly where you stand.

Your 7-day starter checklist

Day	Action
Day 1	Pull your credit reports and read every account line by line.
Day 2	Write down anything wrong, outdated, duplicated, or not yours.
Day 3	List every collection, charge-off, and late payment with amount and date.
Day 4	List each credit card with its limit and balance. Circle the fullest cards.
Day 5	Put every due date on your calendar and protect your on-time accounts.
Day 6	Write your home goal and your target date in one sentence each.
Day 7	Book your free credit evaluation and bring this checklist with you.

MEET YOUR GUIDE

You do not have to figure this out alone



Rolando Castro founded Elite Credit Group with a simple belief: your credit history should not permanently define your financial future.

With 16+ years in credit and over 19,000 clients helped, Rolando and his team work as your guide. You are the one buying the home and building the future. Our job is to give you a clear strategy, walk with you through a structured process, and make sure you always know where you stand and what comes next.

We do not treat you like a file number. We treat you like someone with real goals, because you are.

What happens on your free credit evaluation

Step 1: Free Credit Evaluation

We review your credit reports together and identify exactly what is affecting your score.

Step 2: Personalized Strategy

You receive a clear plan focused on the actions that will have the greatest impact for your situation.

Step 3: Guided Progress

We handle the structured dispute process and keep supporting you while your credit profile strengthens.

No confusion. No guesswork. No cost and no obligation for the evaluation. Just honest guidance and a plan built around your goals. Bring the checklist from page 5, and we will go through it together.

Ready to stop feeling stuck?

Take the first step today and book your free credit evaluation:

apply.myelitecreditgroup.com/b2c-optin-page

Elite Credit Group, Inc. | Results That Matter

This guide is for education only and is not financial, legal, or tax advice. Every credit situation is different, and no result, score change, or timeline is promised or guaranteed. Information in this guide is general guidance based on how credit reporting works. For advice about your specific situation, book a free credit evaluation so your own reports can be reviewed.