NO WORRIES SOLUTIONS LLC

A complimentary guide

7

THINGS TO CHECK ON

Your Credit Report

before you pay anybody.

CREDIT · FINANCIAL EDUCATION · TAX · BUSINESS

noworriessolutions.com

The 7-Point Credit Check

A complimentary guide from No Worries Solutions LLC

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EDUCATIONAL USE ONLY

This guide is general education. It is not legal, financial, or tax advice, and reading it does not create a client relationship with No Worries Solutions LLC. For advice about your situation, talk with a qualified professional.

YOUR RIGHT TO DISPUTE

You have the right to dispute inaccurate information yourself, directly with the credit bureaus and the companies reporting it, at no cost. You never have to hire anyone to do this.

ACCURACY

Information is current as of October 2026. Laws and bureau policies change, so confirm details with official sources such as AnnualCreditReport.com, the Consumer Financial Protection Bureau, and the Federal Trade Commission.

TRADEMARKS

Equifax, Experian, TransUnion, and other names mentioned belong to their respective owners. No Worries Solutions LLC is not affiliated with or endorsed by any credit bureau or AnnualCreditReport.com.

NO GUARANTEES

Every credit file is different. No one can guarantee the removal of accurate information, a specific score, or a timeline, and we do not make those promises.

ABOUT THE EXAMPLES

Names, dollar amounts, and dates used in examples are illustrations only. They do not describe any real person or account.

REFERRAL LINKS

Some links in this guide are referral links. If you sign up through them, No Worries Solutions LLC may earn a commission at no extra cost to you. We only include services we use and recommend.

INSIDE

What this guide is, and what it is not.

Seven checks, in the order they cost people money. Each one comes with what it means and what to do. Then a 30-minute action plan, and the part nobody else will tell you.

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READ THIS FIRST

Nobody is going to hand you a magic fix.

There is no delete button. There is no overnight score jump. Anyone promising you either one is selling something that does not exist, and that promise is usually the most expensive part of what you bought.

What does exist is a file. Three of them, one per bureau, and they disagree with each other more often than people realize. Before you pay anybody a single dollar, your job is to know exactly what is in those files and which parts are wrong.

> Accurate information stays. What is inaccurate, duplicated, or dated wrong can be challenged. That is where the real work lives.

HOW TO USE THIS GUIDE

- [ ] Pull your reports first. Everything else depends on them.
- [ ] Work the seven checks in order, and check the box as you finish each one.
- [ ] Finish with the 30-minute action plan on page 12.



A NOTE FROM THE FOUNDER

I started with my own credit in 2016. Since 2017, I have helped family and friends get first homes, car loans, and funding. This guide is what I wish someone had handed me: seven honest checks before you pay anyone. Including me.

Jainah Ladd, Founder, No Worries Solutions

Disputing Certified, CRC (2022) · Completed advanced credit training at CRC Expo Dallas (2026)

01

All three reports, not the score app.

WHAT IT MEANS

A score app is an opinion about your file. The file is the evidence. Each bureau keeps its own copy, so one report is never the whole story, and the differences between them are often exactly where the problem is hiding.



WHAT TO DO

- [ ] Get all three reports free at AnnualCreditReport.com ↗ , and save the PDFs rather than reading them on screen.
- [ ] Write the date you pulled each one. You will want it later, more than you think.
- [ ] Keep them side by side. You cannot compare what you cannot see at once.

KEEP TRACKING YOUR CREDIT

Your free reports only show your credit on the day you pull them. To get fresh reports every month and track your updates, you need continuous credit monitoring. Credit Hero Score is the one we use with our clients.

Click here to get started →
CREDIT HERO SCORE

Referral link: if you sign up through it, No Worries Solutions LLC may earn a commission at no extra cost to you. Bureau names are trademarks of their owners.

02

Every account is actually yours.

WHAT IT MEANS

Mixed files are real, especially when a family member shares your name, your address, or both. Somebody else's account on your report is not a credit problem. It is an identity problem, and it gets handled on a different track.

READ EVERY LINE OF THESE FOUR SECTIONS

Names
Any spelling or variation you have never used.

Addresses
Anywhere you have never lived.

Accounts
Anything you never opened, even small ones.

Employers
Jobs you never held are a mixed-file clue.

WHAT TO DO

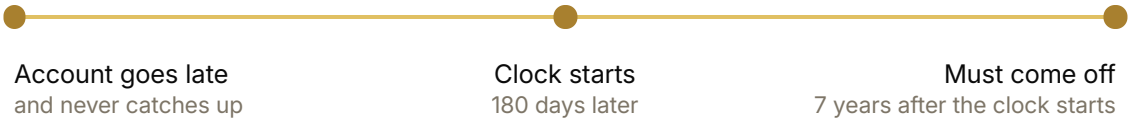
- [ ] Read every account name, including the ones you assume are yours.
- [ ] Flag accounts you never opened, addresses you never lived at, and name variants you do not use.
- [ ] If it is not yours, start with the identity process, not a dispute letter, or you will dispute in circles.

03

The date of first delinquency.

WHAT IT MEANS

This is the clock. It is based on when the original account first went late and was never brought current. Not the day it was sold to a collector, and not the day it showed up on your report.



Selling the debt does not reset the clock. The date that matters belongs to the original account. This applies to most negative items. Some, like certain bankruptcies, follow different time limits.

WHAT TO DO

- [ ] Write the date of first delinquency next to every negative account.
- [ ] If a collector shows a newer date than the original creditor, that is your red flag.
- [ ] Keep these notes in one place. You will reference them for years, not weeks.

04

The same debt reported twice.

WHAT IT MEANS

When a debt is sold, it can appear twice: once from the original creditor and once from the collector. That can be normal, but only one of them should still carry a balance. Two balances for one debt counts you twice.

ONE DEBT, TWO ENTRIES

Original creditor Charged off, then sold	$1,200 SHOULD BE $0
Collection agency Bought the debt	$1,200

Example figures. After a sale, the original creditor should report a zero balance.

WHAT TO DO

- [ ] List each collection next to its original creditor.
- [ ] Check whether both entries still show a balance for the same debt.
- [ ] You cannot challenge a duplicate you never wrote down.

WHY ONE WRONG ENTRY MATTERS

It can push you into a higher rate. The same $25,000, five-year car loan:

At 6% APR	$483 a month	
At 24% APR	$719 a month	ABOUT $14,000 MORE

Example rates only. Real rates depend on the lender and your full credit profile.

05

Re-aging.

WHAT IT MEANS

Re-aging is when a collection shows a newer delinquency date than the original account, which makes it look fresher and can keep it on your report longer than allowed. It is easy to miss, because it looks like an ordinary date.

COMPARE THE DATES

Original account First delinquency	March 2021
Collection entry Date it reports	January 2024 RED FLAG

Example dates. Same debt, newer date: that is the pattern to look for.

WHAT TO DO

- [ ] Compare each collection against the original account's first delinquency date.
- [ ] Circle anything that looks newer than it should be.
- [ ] This is a documentation fight, so keep older report copies that prove the earlier date.

THE HARDEST CHECK ON THIS LIST

Re-aging is hard to prove alone. If you would rather not, bring your notes to a free strategy call and we will go through it with you.

Book a free call →
30 MIN · CREDIT ONLY

06

Inquiries you never authorized.

WHAT IT MEANS

A hard inquiry you did not ask for is either a data problem or a sign someone used your information. Both are worth knowing now, not in two years when you are sitting across from a loan officer.

SORT EVERY HARD INQUIRY

Auto lender You applied for a car loan	**Yours**
Credit card company You applied for a card	**Yours**
Lender you never heard of No application on your side	**Not yours** ASK WHY

Example list. Whatever you cannot match to an application goes on your question list.

WHAT TO DO

- [ ] Mark every hard inquiry you recognize. What remains is your list.
- [ ] For the ones you do not recognize, ask the company why they pulled your file.
- [ ] Not applying for credit soon? A freeze with each bureau is free and stops new pulls.

07

Balances, statuses, and limits.

WHAT IT MEANS

The least dramatic check, and often the most valuable. A paid account still showing a balance, a late payment that never happened, or a limit reported lower than it really is all cost you. That last one inflates your utilization.

SAME $500 BALANCE, DIFFERENT LIMIT



Example figures. Nothing about the balance changed. Only the reported limit did.

WHAT TO DO

- [ ] Confirm every paid account shows a zero balance.
- [ ] Confirm every limit matches what your lender shows you.
- [ ] Check statuses: open accounts marked closed, payments marked late that were never late.

NEXT STEP: BUILD POSITIVE HISTORY

After the errors are fixed, a credit builder adds on-time payments to your reports.

Referral link: we may earn a commission at no extra cost to you.

Click here to start building →
CREDITSTRONG

Your bonus: a worksheet you fill in right here

Your 30-Minute Action Plan.



Type straight into the boxes on this page, or print it and grab a pen. Four steps, thirty minutes, and you walk away knowing exactly what to fix first.

i. ☐

MINUTES 0 TO 10

Pull and save.

Get all three free at AnnualCreditReport.com ↗ and save them with today's date.

ii. ☐

MINUTES 10 TO 20

Build one list.

Account, bureau, balance, status, and date of first delinquency.

iii. ☐

MINUTES 20 TO 25

Circle three.

Not all of them. The three items costing you the most right now.

iv. ☐

MINUTES 25 TO 30

Write your case.

Fill in the table below: what is wrong, and what proof you have.

YOUR TOP THREE *Type in each box*

ACCOUNT	BUREAU	WHAT IS WRONG	PROOF I HAVE

If you cannot fill in the proof box yet, you are not ready to dispute that item. That is useful to know too.

Done? Bring this table to your free strategy call and we will go through it together. Book it here →

IN THEIR WORDS

What clients say.

Real words from people we have worked with, shared with their permission.

CREDIT CLIENT

You were professional, knowledgeable, and made the process easy to understand. I have already seen my credit scores increase across all three bureaus. I truly appreciate your guidance, patience, and dedication.

Tyrone F.

CLIENT AND FAMILY

My Equifax FICO score finally went up! You don't think about the stuff that affects your score until you're trying to do something.

Tandra T.

CLIENT, DALLAS TX

I appreciate it so so so much! Words can't explain how helpful and so resourceful she was through the whole process!!!

Kenyetta S.

YOUR TURN

Want a second set of eyes on your reports?

Book a free strategy call →
30 min with Jainah · credit clients

Reviews shared with permission; some excerpted from messages and lightly edited for spelling. Individual results vary.

THE PART NOBODY ELSE SAYS

What nobody can legally promise you.

~~A deletion~~	~~A score~~	~~A deadline~~
Accurate items stay	No one controls the math	Bureaus set the pace

If someone guarantees any of these, out loud or in writing, that is your signal to walk, not to sign. What you can control is whether your file is correct, whether the dates are right, and whether the same debt is being counted twice.

If you would rather not do this alone.

Bring us your list. We will go through it with you and tell you the truth about what is fixable, what is not, and what it should cost. If you can handle it yourself, we will say so.

Let us do the heavy lifting →
Tap to see our credit repair plans

Free strategy call →
30 min with Jainah

Guides & tools →
DIY at your own pace

No time that works for you? Email info@noworriessolutions.com or DM us on Instagram @noworriessolutions and we will work something out.

Have questions? We're here to help.

info@noworriessolutions.com | 469-630-6093

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