
Rose
THE BROKER
MORTGAGE BROKER
LOAN STRUCTURE SPECIALIST
DID YOU KNOW?
Your credit score will impact your options for loan programs and rates.
10 THINGS TO GET YOUR CREDIT SCORE UP!
BETTER CREDIT. MORE OPTIONS. BETTER RATES.
Let's build the strongest
FINANCIAL FOUNDATION
for your future home.
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EQUAL HOUSING OPPORTUNITY

THE ROSE REPORT™

CREDIT EDITION

The Mortgage-Ready Credit Playbook

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THE ROSE REPORT™

CREDIT EDITION

The Mortgage-Ready Credit Playbook

Better Credit. More Options. Better Rates.

A NOTE FROM ROSE

Okay, let's talk credit—but without making it boring. Your credit score is more than a number. When you're buying a home, it can affect your loan options, pricing, mortgage insurance and sometimes how much house you can qualify for. So before you start house shopping, let's get your credit working for you.

I've worked in mortgages for more than 30 years, and I've watched good buyers lose time, money and better loan options because nobody helped them understand their credit before they applied. This book is here to change that. I'm going to walk you through what to review, what to question, what not to touch without a plan, and when to call a mortgage professional before making a move.

This is not about chasing a "perfect" score or promising overnight results. It is about knowing what is reporting, correcting real errors, building stronger habits and preparing a cleaner mortgage file.

ROSE KNOWS

Don't start randomly paying things off just because you're trying to buy a house. What sounds responsible is not always the best move for your mortgage score or qualification. Have a strategy first.

YOUR 10-CHAPTER ROAD MAP

1. Pull Your Real Credit Reports *— Start with the facts—not a score from a random app.*

2. Clean Up Your Personal Information *— Correct inaccurate identifying information without assuming it will erase valid debt.*

3. Dispute Inaccuracies the Right Way *— Dispute facts that are inaccurate or incomplete—clearly and with proof.*

4. Verify the Results *— A "resolved" notice is not the finish line. Confirm what changed on every report.*

5. Follow Up and Document Everything *— Keep a clean paper trail so you can show what was sent, received and changed.*

6. Check Your Hard Inquiries *— Know who accessed your credit and why.*

7. Build Positive Credit History *— Create a pattern that shows you can manage credit consistently.*

8. Lower Credit Card Balances Strategically *— Utilization can move as balances and limits are reported—so timing matters.*

9. Handle Collections Strategically *— Do not pay, settle or dispute a collection blindly when a mortgage is the goal.*

10. Know How Mortgage Credit Works *— The score you see online may not be the score a mortgage lender uses.*

BONUS TOOLS

- Credit Report Review Checklist
- Dispute Letter Templates
- Dispute and Follow-Up Tracker
- Credit Card Utilization Worksheet
- Collection Strategy Worksheet
- 30/60/90-Day Mortgage-Ready Plan
- Questions to Ask Rose Before You Apply

CHAPTER 1

PULL YOUR REAL CREDIT REPORTS

Start with the facts—not a score from a random app.

WHY THIS MATTERS FOR A MORTGAGE

A lender does not qualify you from a screenshot or a single consumer score. Your reports show the accounts, balances, payment history, collections and inquiries behind the numbers. Reviewing all three gives you the information needed to build a real plan.

INSIDE THIS CHAPTER

- Where to get all three official reports
- How to read personal information, tradelines, collections and inquiries
- Why a consumer score may differ from a mortgage score
- Credit-report review checklist

ROSE KNOWS

You can't build a strategy until you know what is actually reporting.

Reader tool included: Credit Report Review Checklist

Pull Your Real Credit Reports

Start with the official reports

Use AnnualCreditReport.com, the federally authorized source for free reports from Equifax, Experian and TransUnion. Pulling your own reports does not lower your scores. Save a dated copy of each report so you can compare future changes.

Read the report in sections

Begin with identifying information, then review open accounts, closed accounts, collections, public-record information and inquiries. For every account, compare the creditor name, account type, status, balance, credit limit, payment history and important dates.

Do not confuse a report with a score

A credit report contains the underlying history. A credit score is calculated from report data using a particular scoring model. The score shown by a free app may not be the mortgage-specific score used by a lender.

A LITTLE SOMETHING TO WATCH FOR

Do not enter sensitive personal information into a site just because it promises a free score. Start with official sources.

TURN INFORMATION INTO A SIMPLE PLAN

Use this page as a self-guided checkpoint. You are not expected to become a credit expert—you are simply gathering the information needed to make thoughtful decisions.

- Download all three reports
- Save each report with the date
- Highlight unfamiliar or inconsistent information
- List questions before taking action

MY NOTES

CHAPTER 2

CLEAN UP YOUR PERSONAL INFORMATION

Correct inaccurate identifying information without assuming it will erase valid debt.

WHY THIS MATTERS FOR A MORTGAGE

Incorrect identity information can create confusion, mixed files and potential fraud concerns. Review it carefully and correct what is wrong. But here is the thing: removing an old address does not automatically remove an accurate account tied to that address.

INSIDE THIS CHAPTER

- Names, addresses, employers and contact information to review
- How to request corrections from each bureau
- Why old addresses are not a magic deletion trick
- Identity-theft warning signs

ROSE KNOWS

Clean information matters—but accurate negative accounts do not disappear just because an old address is removed.

Reader tool included: Personal Information Audit

Clean Up Your Personal Information

Review—do not erase blindly

Look for names you never used, addresses where you never lived, unfamiliar employers, incorrect phone numbers and mixed-file information belonging to someone else. Request correction of information that is actually wrong.

Understand the limit of this step

Correcting personal information can make a report cleaner and may help separate mixed files, but it does not make a valid account inaccurate. An accurate debt can remain connected to your file even if an old address is removed.

Watch for identity theft

An unknown address combined with unfamiliar accounts or inquiries deserves prompt attention. Visit IdentityTheft.gov for an official recovery plan and consider a fraud alert or security freeze when appropriate.

A LITTLE SOMETHING TO WATCH FOR

Removing an old address is not a legal shortcut for deleting accurate debt.

TURN INFORMATION INTO A SIMPLE PLAN

Use this page as a self-guided checkpoint. You are not expected to become a credit expert—you are simply gathering the information needed to make thoughtful decisions.

- Circle inaccurate personal information
- Separate harmless old information from identity concerns
- Submit corrections only for information that is wrong
- Save confirmation numbers

MY NOTES

CHAPTER 3

DISPUTE INACCURACIES THE RIGHT WAY

Dispute facts that are inaccurate or incomplete—clearly and with proof.

WHY THIS MATTERS FOR A MORTGAGE

Credit disputes are for information that is inaccurate or incomplete. A strong dispute identifies the exact account, states the specific error, requests a clear correction and includes documents that support the request.

INSIDE THIS CHAPTER

- What is disputable and what is not
- Documents to gather before submitting
- How to dispute with the bureau and the information furnisher
- Copy-and-customize sample dispute wording

ROSE KNOWS

Be specific. “This is not mine” is very different from “the balance is wrong.”

Reader tool included: Sample Dispute Letter

Dispute Inaccuracies the Right Way

Dispute facts, not feelings

Examples include an account that is not yours, an incorrect balance or limit, a payment incorrectly marked late, a duplicate account, an incorrect account status or an account that should have aged off the report. Accurate negative information generally cannot be removed simply because it is negative.

Make the request easy to understand

Identify the bureau, report number, creditor, partial account number and exact field that is wrong. State what the report shows, why it is inaccurate and what correction you are requesting. Attach copies—not originals—of relevant proof.

Use the correct channel

You may dispute with the credit reporting company and with the company that furnished the information. Keep confirmation pages and copies of everything. Never send personal information to an unverified website or social-media contact.

A LITTLE SOMETHING TO WATCH FOR

Do not dispute accurate accounts simply to see whether they disappear.

TURN INFORMATION INTO A SIMPLE PLAN

Use this page as a self-guided checkpoint. You are not expected to become a credit expert—you are simply gathering the information needed to make thoughtful decisions.

- Identify the exact error
- Gather supporting documents
- Write one clear requested correction
- Save a complete copy of the submission

MY NOTES

CHAPTER 4

VERIFY THE RESULTS

A “resolved” notice is not the finish line. Confirm what changed on every report.

WHY THIS MATTERS FOR A MORTGAGE

Bureaus generally investigate disputes within 30 days, though some situations allow more time. Read the results and compare the updated information across all three reports. A generic “completed” message does not tell you whether the item was deleted, corrected or verified.

INSIDE THIS CHAPTER

- How to read investigation results
- How long an investigation generally takes
- What to do if only one bureau updates
- When to request an updated report

ROSE KNOWS

Do not assume corrected means deleted. Verify the exact balance, status, dates and remarks.

Reader tool included: Results Verification Checklist

Verify the Results

Know the general timing

A credit reporting company generally must investigate within 30 days after receiving a dispute. Some situations may allow up to 45 days. Results are generally provided shortly after the investigation is completed.

Read every line of the result

The outcome may say deleted, updated or verified. Compare the new report with the old one. Confirm that the correct balance, status, payment history and dates now appear—not merely that the dispute is marked complete.

Check all three bureaus

A correction at one bureau may not automatically appear at the other two. Review each report separately and follow the instructions provided by the bureau when additional action is necessary.

A LITTLE SOMETHING TO WATCH FOR

Do not assume all three reports changed because one bureau sent a result.

TURN INFORMATION INTO A SIMPLE PLAN

Use this page as a self-guided checkpoint. You are not expected to become a credit expert—you are simply gathering the information needed to make thoughtful decisions.

- Read the investigation result
- Compare the old and new reporting
- Check all three bureaus
- Record any remaining issue

MY NOTES

CHAPTER 5

FOLLOW UP AND DOCUMENT EVERYTHING

Keep a clean paper trail so you can show what was sent, received and changed.

WHY THIS MATTERS FOR A MORTGAGE

Credit work becomes messy fast when dates, documents and responses live in different places. A simple tracker gives you control and makes it easier to escalate a legitimate unresolved error.

INSIDE THIS CHAPTER

- Dispute tracker and follow-up calendar
- What to save from online and mailed disputes
- Options when an error remains unresolved
- When a CFPB complaint may be appropriate

ROSE KNOWS

Screenshots, letters, confirmation numbers and dates can save you a major headache later.

Reader tool included: Dispute Tracker

Follow Up and Document Everything

Build one simple file

Keep the original reports, dispute letters, supporting documents, certified-mail receipts, online confirmation pages, investigation results and updated reports together. A digital folder works just as well as paper if it is organized and backed up.

Track the timeline

Record the date submitted, method, bureau or furnisher, item disputed, requested correction, response deadline, result and next action. This prevents missed follow-ups and duplicate work.

Know when to ask for help

If a genuine error remains after the dispute process, review the CFPB guidance and complaint process. For individualized credit-repair work, Rose can introduce you to an affiliated credit professional. Rose stays focused on how the overall credit profile connects to mortgage readiness.

A LITTLE SOMETHING TO WATCH FOR

Avoid repeatedly submitting the same dispute without adding new facts or documentation.

TURN INFORMATION INTO A SIMPLE PLAN

Use this page as a self-guided checkpoint. You are not expected to become a credit expert—you are simply gathering the information needed to make thoughtful decisions.

- Create one dispute folder
- Enter every date in the tracker
- Save proof of delivery and responses
- Use official escalation resources when appropriate

MY NOTES

CHAPTER 6

CHECK YOUR HARD INQUIRIES

Know who accessed your credit and why.

WHY THIS MATTERS FOR A MORTGAGE

Hard inquiries usually occur when you apply for credit. Soft inquiries generally do not affect your scores. Mortgage rate shopping is treated differently by many scoring models, but opening unrelated accounts before closing can still change the file a lender approved.

INSIDE THIS CHAPTER

- Hard versus soft inquiries
- How mortgage rate-shopping inquiries are treated
- What to do with an inquiry you did not authorize
- Why opening new accounts before a mortgage can create problems

ROSE KNOWS

Mortgage shopping is allowed. Random new credit while qualifying is where the trouble starts.

Reader tool included: Inquiry Review Sheet

Check Your Hard Inquiries

Hard and soft are different

A hard inquiry is commonly associated with an application for credit and may affect a score. A soft inquiry may appear when you check your own credit or when an existing creditor reviews an account and generally does not affect scores.

Mortgage shopping has special treatment

FICO scoring models generally group qualifying mortgage inquiries made during a rate-shopping window. The exact window varies by scoring model, which is why a focused shopping period is helpful.

Avoid new surprises before closing

A new car loan, credit card, personal loan or co-signed debt can change balances, monthly obligations and underwriting. Before applying for new credit while preparing for a mortgage, pause and ask how it may affect the larger plan.

A LITTLE SOMETHING TO WATCH FOR

Do not open or co-sign new credit while preparing for a mortgage without discussing the timing.

TURN INFORMATION INTO A SIMPLE PLAN

Use this page as a self-guided checkpoint. You are not expected to become a credit expert—you are simply gathering the information needed to make thoughtful decisions.

- List each hard inquiry
- Mark it authorized or unfamiliar
- Investigate genuinely unauthorized inquiries
- Pause new applications during mortgage preparation

MY NOTES

CHAPTER 7

BUILD POSITIVE CREDIT HISTORY

Create a pattern that shows you can manage credit consistently.

WHY THIS MATTERS FOR A MORTGAGE

Positive credit is built through consistent on-time payments and responsible use over time. If you are rebuilding, a legitimate secured card, credit-builder product or carefully chosen authorized-user account may help—but every choice should fit your actual profile.

INSIDE THIS CHAPTER

- Payment history and automatic-payment safeguards
- Secured cards and credit-builder products
- Authorized-user benefits and risks
- Why time and consistency matter

ROSE KNOWS

Never become an authorized user on a messy card. High balances or late payments can work against you.

Reader tool included: Positive Credit Builder

Build Positive Credit History

Protect payment history first

Use reminders or automatic minimum payments so a forgotten due date does not become a late payment. Keep enough money in the payment account and review statements for errors or fraud.

Choose rebuilding tools carefully

A secured card or legitimate credit-builder product may help establish history when used responsibly. Compare fees, reporting practices and terms. There is no need to open several accounts at once.

Authorized user is not automatic magic

The primary cardholder's history, limit, balance and payment behavior may appear on the authorized user's report. A well-managed account may help some profiles; a high balance or late payment may hurt. Scoring treatment and lender review can vary.

A LITTLE SOMETHING TO WATCH FOR

More accounts are not always better. Build slowly and manage every account well.

TURN INFORMATION INTO A SIMPLE PLAN

Use this page as a self-guided checkpoint. You are not expected to become a credit expert—you are simply gathering the information needed to make thoughtful decisions.

- Protect every due date
- Review fees and reporting before opening a product
- Check an authorized-user account before joining
- Build consistently instead of quickly

MY NOTES

CHAPTER 8

LOWER CREDIT CARD BALANCES STRATEGICALLY

Utilization can move as balances and limits are reported—so timing matters.

WHY THIS MATTERS FOR A MORTGAGE

Revolving utilization looks at reported balances compared with limits. Both overall utilization and individual-card utilization may matter. Paying down balances can help, but the amount, account and reporting date all affect the strategy.

INSIDE THIS CHAPTER

- Overall versus per-card utilization
- Balance, limit, statement date and due date worksheet
- Why "30% or less" is a starting point, not a guarantee
- Why closing a paid-off card can backfire

ROSE KNOWS

Before moving money around, ask which payoff gives the mortgage file the strongest result.

Reader tool included: Utilization Worksheet

Lower Credit Card Balances Strategically

Calculate utilization

Divide the reported credit-card balance by the credit limit. A $600 reported balance on a $2,000 limit equals 30% utilization. Calculate this for each card and for all cards combined.

Know what is actually reported

Many card issuers report the statement balance, not the balance on the payment due date. Paying before the statement closes may reduce the balance that reports. Issuer practices vary, so confirm the statement date and reporting pattern.

Use targets, not promises

Thirty percent or less is a familiar starting point, but lower utilization may be beneficial for some profiles. No percentage guarantees a particular score increase. Do not drain emergency funds or close paid-off cards without considering the full mortgage strategy.

A LITTLE SOMETHING TO WATCH FOR

The due date and statement date are different. Know which balance is likely to report.

TURN INFORMATION INTO A SIMPLE PLAN

Use this page as a self-guided checkpoint. You are not expected to become a credit expert—you are simply gathering the information needed to make thoughtful decisions.

- Write down every limit and reported balance
- Calculate per-card and total utilization
- Identify statement dates
- Discuss large payoff moves in the mortgage context

MY NOTES

CHAPTER 9

HANDLE COLLECTIONS STRATEGICALLY

Do not pay, settle or dispute a collection blindly when a mortgage is the goal.

WHY THIS MATTERS FOR A MORTGAGE

Collections are not one-size-fits-all. The type of collection, original delinquency date, reporting accuracy, balance, loan program and timing can all matter. Paying without understanding the mortgage impact can use cash without producing the result you expected.

INSIDE THIS CHAPTER

- Validate the account and identify the original creditor
- How collection type, age and loan program can change the strategy
- Pay-for-delete requests and their limitations
- Written agreements, proof of payment and mortgage timing

ROSE KNOWS

A paid collection can still remain on a report. Get the facts—and a mortgage plan—before paying.

Reader tool included: Collection Decision Guide

Handle Collections Strategically

Identify the account before acting

Confirm the collector, original creditor, balance, account ownership and original delinquency date. If the information is wrong, use the dispute process. If it is accurate, review the options before paying or settling.

Understand reporting versus owing

Most negative information is generally limited to about seven years on a credit report, but state-law time limits for collection lawsuits are a separate issue. A payment or promise can have legal consequences in some states, so seek qualified advice when needed.

Get agreements in writing

A collector is not required to delete accurate reporting in exchange for payment. If a collector offers a settlement or deletion arrangement, get the terms in writing before sending money and keep proof. Mortgage program treatment can vary, so connect the action to the loan plan.

A LITTLE SOMETHING TO WATCH FOR

Do not pay a collection only because someone promises a guaranteed score increase.

TURN INFORMATION INTO A SIMPLE PLAN

Use this page as a self-guided checkpoint. You are not expected to become a credit expert—you are simply gathering the information needed to make thoughtful decisions.

- Confirm the collector and original creditor
- Check dates and reporting accuracy
- Write down the proposed resolution
- Connect the action to cash-to-close and loan timing

MY NOTES

CHAPTER 10

KNOW HOW MORTGAGE CREDIT WORKS

The score you see online may not be the score a mortgage lender uses.

WHY THIS MATTERS FOR A MORTGAGE

Mortgage lenders often use mortgage-specific FICO score versions, so the number from a banking app may be different. For a typical three-bureau mortgage report, lenders review scores from Experian, Equifax and TransUnion and apply program-specific rules to determine the qualifying score.

INSIDE THIS CHAPTER

- The three-bureau mortgage credit report
- How qualifying scores are commonly selected
- Mortgage scoring models and score differences
- Rate shopping, rapid rescoring and the preapproval timeline

ROSE KNOWS

Call before you make a move. The goal is not just a higher number—it is a stronger mortgage file.

Reader tool included: Mortgage-Ready Questions

Know How Mortgage Credit Works

Mortgage scores may look different

Mortgage lending commonly uses mortgage-specific FICO versions. A consumer app may show a different model, bureau, date or data set. A difference does not necessarily mean either score is wrong.

Understand the qualifying-score idea

For many traditional mortgage transactions, the lender obtains scores from all three bureaus and applies program rules to identify a representative score for each borrower. When more than one borrower applies, the loan program determines how the scores are used.

Strategy brings the pieces together

Credit is only one part of qualification. Income, employment, assets, debts, property, occupancy, loan type and timing also matter. Rose helps connect those pieces, compare mortgage programs and decide when the file is ready to move forward.

A LITTLE SOMETHING TO WATCH FOR

Do not plan from a consumer-app score alone. Mortgage credit can tell a different story.

TURN INFORMATION INTO A SIMPLE PLAN

Use this page as a self-guided checkpoint. You are not expected to become a credit expert—you are simply gathering the information needed to make thoughtful decisions.

- Expect mortgage scores to differ from app scores
- Gather income, asset and debt information
- Avoid last-minute credit changes
- Talk with Rose when ready to explore loan options

MY NOTES

THE 30/60/90-DAY MORTGAGE-READY PLAN

FIRST 30 DAYS — KNOW THE FILE

Pull and review all three reports, correct inaccurate personal information, identify true reporting errors, list every revolving balance and avoid new credit.

DAYS 31–60 — WORK THE PLAN

Track disputes, confirm updates, protect payment history, lower selected balances strategically and review collections before taking action.

DAYS 61–90 — PREPARE TO APPLY

Recheck reports, confirm reported balances, organize documentation and have Rose review the mortgage strategy before new credit, large payoffs or a home offer.

CREDIT REPORT REVIEW CHECKLIST

Review each bureau separately. Place a check beside every item you confirmed.

PERSONAL INFORMATION

☐ Legal name and name variations

☐ Current and previous addresses

☐ Date of birth and Social Security number fragments

☐ Employers and contact information

ACCOUNTS

☐ Account belongs to me

☐ Balance and credit limit are accurate

☐ Open/closed status is accurate

☐ Payment history and dates are accurate

☐ No duplicate account reporting

OTHER ITEMS

☐ Collections belong to me and dates appear accurate

☐ Hard inquiries are recognized

☐ Public-record information is accurate

☐ Potential identity-theft concerns are noted

DISPUTE TRACKER

Use one row for each specific issue. Keep supporting documents with this tracker.

Date	Bureau / Company	Item & Error	Method	Result / Next

CREDIT CARD UTILIZATION WORKSHEET

Utilization = reported balance ÷ credit limit × 100. This worksheet is for education and planning—not a promise of a score change.

Card	Limit	Reported Balance	Util. %	Due Date	Statement Date

TOTAL LIMITS: ____________________ **TOTAL REPORTED BALANCES: ____________________**

OVERALL UTILIZATION: ____________________ %

COLLECTION DECISION GUIDE

1. IDENTIFY

Who is reporting? Who was the original creditor? What is the balance and original delinquency date?

2. VERIFY

Does the account belong to you? Are the balance, status and dates accurate?

3. PAUSE

Before paying or settling, consider cash-to-close, loan-program requirements, reporting and legal questions.

4. GET TERMS IN WRITING

Keep any validation, settlement or deletion terms and proof of payment.

5. CONNECT IT TO THE MORTGAGE PLAN

Rose can explain how the collection may relate to mortgage options. When individualized credit-repair assistance is helpful, she can introduce you to an affiliated credit professional.

SAMPLE CREDIT REPORT DISPUTE LETTER

Customize this sample with truthful, specific facts. Include copies of supporting documents and keep a copy of everything submitted.

[Your full name]
[Current address]
[City, State ZIP]
[Date]

[Credit reporting company name and address]

Re: Credit report dispute — Report/File No. [number]

To Whom It May Concern:

I am writing to dispute the following information on my credit report. The account is listed as [creditor name and partial account number]. The report currently shows [describe the specific information]. This is inaccurate because [brief factual explanation]. I am requesting that you [state the exact correction or deletion requested].

Enclosed are copies of [list supporting documents]. Please investigate this matter and provide the results in writing, along with an updated copy of my credit report if a change is made.

Sincerely,
[Signature]
[Printed name]

Enclosures: [list]

BEFORE YOU MAKE A MOVE—CALL ROSE

You bring me your goals. I'll bring the strategy.

When you are ready, Rose can help you understand how your current credit profile fits into the bigger mortgage picture—along with your income, assets, goals, timing and available loan programs. If individualized credit-repair support would be helpful, she can also introduce you to an affiliated credit professional.

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IMPORTANT EDUCATIONAL DISCLAIMER

This guide is provided for general educational purposes and is not legal, tax, credit-repair or financial advice. Credit scoring models, lender requirements and loan-program guidelines vary and may change. No action described in this guide is guaranteed to increase a credit score or produce loan approval, a particular interest rate or specific loan terms. Do not dispute accurate information. Before paying, settling, closing or opening accounts—or making other changes while preparing for a mortgage—consult an appropriate licensed mortgage professional and, when needed, a qualified attorney, tax professional or nonprofit credit counselor.

This book explains credit from a mortgage-readiness perspective. Rose Thomas provides mortgage strategy and loan-structure guidance, not credit-repair services. When a reader would benefit from individualized credit-repair support, Rose may provide an introduction to an affiliated credit professional. Any separate provider is responsible for explaining its own services, fees and terms.

TRUSTED RESOURCES

AnnualCreditReport.com

The federally authorized source for free credit reports from Equifax, Experian and TransUnion.

https://www.annualcreditreport.com/

Consumer Financial Protection Bureau — Credit Reports and Scores

Guidance on reports, disputes, common errors and complaints.

https://www.consumerfinance.gov/consumer-tools/credit-reports-and-scores/

CFPB Sample Dispute Letters

Official sample letters for disputes with reporting companies and information furnishers.

https://www.consumerfinance.gov/consumer-tools/credit-reports-and-scores/sample-letters-dispute-credit-report-information/

IdentityTheft.gov

The federal government's identity-theft reporting and recovery resource.

https://www.identitytheft.gov/

myFICO Credit Education

Education about FICO score factors, versions and mortgage-related scores.

https://www.myfico.com/credit-education/

Resources and guidance reviewed August 25, 2026. Websites and lending practices may change.

ABOUT ROSE

ROSE THOMAS

Mortgage Strategist • Loan Structure Specialist

After more than three decades in the mortgage business, Rose has learned that a little knowledge—and the right strategy—can make a big difference. The Rose Report™ series was created to help readers understand their options, feel more prepared and know which questions to ask along the way.

Rose brings the mortgage perspective, helps readers see the bigger picture and connects them with the right professionals when additional support is needed.

Bring me your goals, and together we'll build a strategy that makes sense for you.

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