THE 800 HUNNIDZ CLUB

The Fundable Profile Checklist.

The exact review we run on every new member before a single dispute goes out — what lenders actually look at, in what order, and what disqualifies you before you even apply.

3
bureaus checked, every time

5
sections, run in order

30-45
days to first bureau responses

How to use it: go section by section, in order. Check what you can prove on paper today — not what you believe, what you can document. Anything unchecked is exactly where we start.

Jimmy Silva · Founder & Lead Mentor

Book a free 30-minute review: calendly.com/silva-jimmy/30min

SECTION 1 OF 5

1 — Know exactly what they see

- [ ] **Pull all three reports — Equifax, Experian, TransUnion**
  Lenders do not pull an average. One dirty bureau can kill an approval the other two would have passed. Free weekly at annualcreditreport.com.

- [ ] **Pull your actual scores, not an app estimate**
  FICO 8 for cards, FICO Auto for vehicles, FICO 2/4/5 for mortgages. The free-app number can sit 40+ points from what the lender sees.

- [ ] **List every negative item with dates**
  Collections, charge-offs, late payments, public records — each with the date of first delinquency. That date controls when it must fall off (7 years, most items).

- [ ] **Check your reports for identity errors**
  Wrong addresses, misspelled names, accounts that are not yours. Identity errors are the fastest legitimate deletions on file.

SECTION 2 OF 5

2 — Kill what is killing you

- [ ] **Utilization under 30% — under 10% is the real target**
  Balance-to-limit ratio is ~30% of your score and it has no memory. Pay down before the statement date, not the due date, and the bureaus see the low number.

- [ ] **No late payments in the last 12 months**
  Payment history is ~35%. A single 30-day late inside a year is a bigger drag than most collections. Autopay the minimums as a floor.

- [ ] **Dispute every inaccurate, unverifiable, or outdated item**
  The FCRA gives you the right to force verification — bureaus get 30 days to verify or delete. Accurate current items cannot be legally removed; everything else is in play.

SECTION 3 OF 5

3 — Build what lenders want to see

- [ ] **2+ primary revolving accounts, 2+ years old**
  Thin files get declined even at 700+. If you are thin: secured card, keep utilization near zero, let it age. Never close your oldest card.

- [ ] **Become an authorized user strategically**
  An aged, clean, low-utilization tradeline from family can add depth fast. A maxed-out one hurts you — check before you accept.

- [ ] **Fewer than 3 hard inquiries in the last 6 months**
  Every application costs points and lenders read stacked inquiries as desperation. Stop applying until the file is ready — that is what sequencing is for.

SECTION 4 OF 5

4 — The business side (start before you need it)

- [ ] **Entity formed, EIN issued, business bank account open**
  LLC or corp + EIN + a real business checking account. Lenders and card issuers check all three before anything else exists.

- [ ] **Business address, phone, and website that match everywhere**
  Secretary of state, IRS, bank, directories — one mismatch flags underwriting. Boring consistency is the whole game.

- [ ] **D-U-N-S number and 3+ net-30 vendor accounts reporting**
  Business credit is built on trade lines that report to D&B and Experian Business. Net-30 vendors are the on-ramp: order, pay early, let it report.

- [ ] **Personal file clean BEFORE applying for business credit**
  Nearly every business card and starter line pulls your personal credit. Sequence: personal first, then business — not both at once.

5 — The funding sequence

- [ ] **Scores stable 30+ days before you apply**
  Lenders can see volatility. A file that just jumped 80 points reads differently than one that has held. Let it settle, then move.

- [ ] **Applications ordered easiest-to-hardest**
  Credit unions and relationship banks first, national issuers second, premium products last. Each approval strengthens the next application — order is everything.

- [ ] **Limits worked upward every 6 months**
  Credit-limit increases on existing cards are soft-pull at many issuers, drop utilization instantly, and raise what the next lender will match.

- [ ] **Every dollar of funding has a job before you take it**
  Capital without a plan becomes debt with interest. Know the deployment before the approval, not after.

Unchecked boxes? That is the work.

Every unchecked box on this list is something we fix together inside the club — disputes run for you, the build plan mapped, and the funding sequence worked live with Jimmy every single week until it is done.

Free 30-min review: calendly.com/silva-jimmy/30min

Join the club ($97/mo): skool.com/the800hunnidzcreditclub