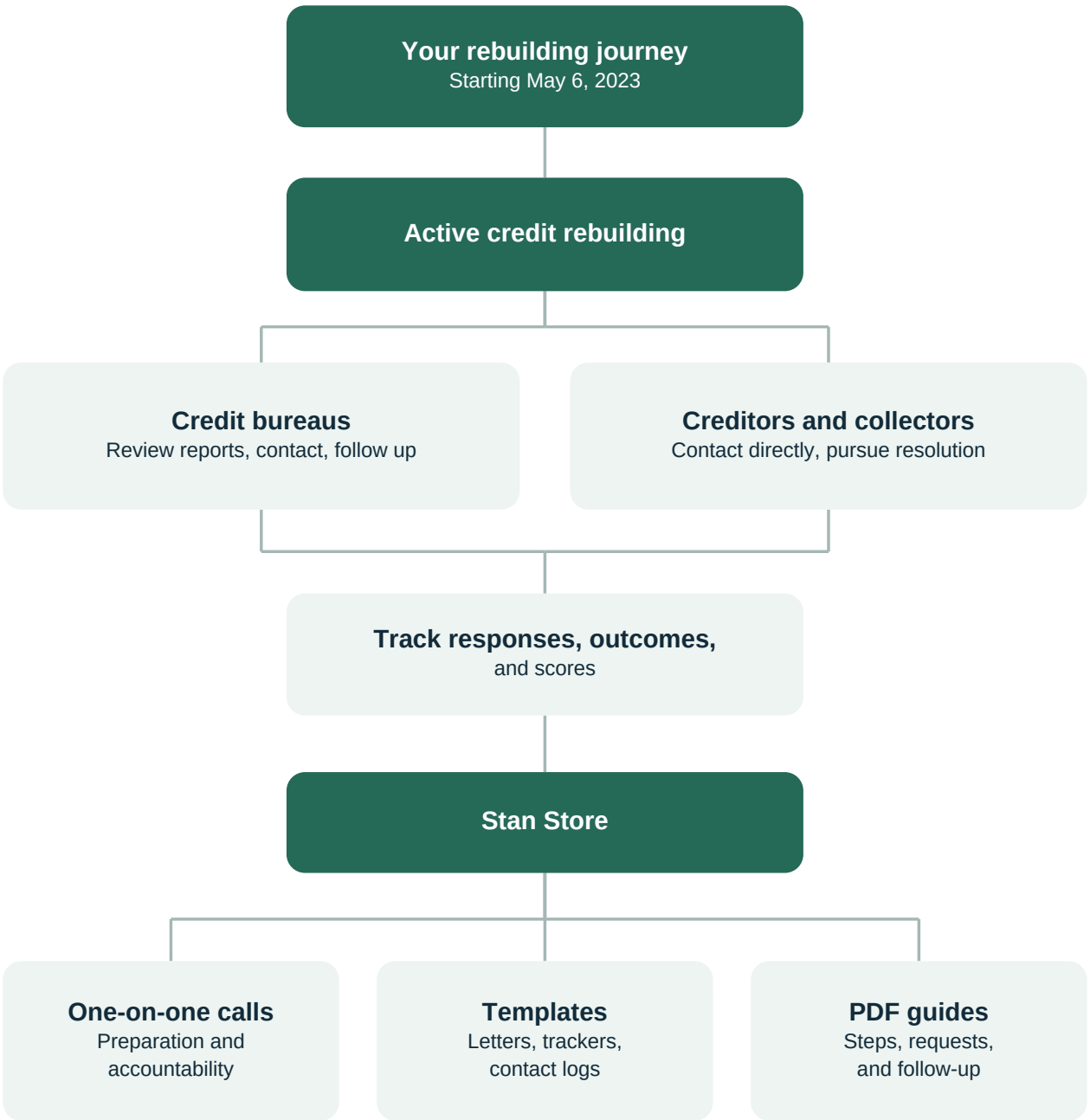


# From the 500s Toward Homeownership

Health concerns and financial hardship marked the starting point. Taking action became the catalyst: Mike pursued credit bureaus and creditors directly, kept records, and followed through using legal steps.



**Build the business. Build the future. Keep score.**

# The Journey and the Next Business

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## MAY 6, 2023 | STARTING POINT

Mike identifies this as the beginning of the journey: health concerns, financially broke, and credit scores around 500.

## ACTION PHASE | DATES TO FILL IN

Proactively contacted bureaus and creditors rather than waiting for time alone to resolve issues. Specific correspondence, requests, and outcomes still need to be assembled.

## FOLLOW-THROUGH | DATES TO FILL IN

Tracked responses, pursued unresolved issues, and monitored progress. These records will inform contact logs, follow-up templates, and tracking tools.

## OCTOBER 2026 | CURRENT POSITION

Mike reports scores in the 700s and is preparing for homeownership. Exact starting and current scores, score models, and milestone dates remain to be verified against his tracker.

## NEXT MILESTONE | HOME PURCHASE

Homeownership is the destination still in progress. The tools can extend through buyer preparation and closing as the journey develops.

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## Brief for Claude

Develop and critique a practical Stan Store business plan from this foundation. The audience is people rebuilding financially and working toward homeownership. Core offers: individual calls with optional monthly accountability, reusable templates, and PDF guides for preparing, documenting, and following up on conversations with credit bureaus, creditors, and collectors.

Propose a focused first offer, pricing hypotheses, a simple free-to-paid path, content and launch steps, operating costs, capacity limits, and a 90-day scorecard. Identify weak assumptions. Preserve Mike's personal voice and emphasis on proactive legal action. Treat this as a business-plan foundation; do not invent specific credit tactics, outcomes, verified dates, or a completed home purchase.

**Source basis:** Mike's statements and approved organization tree, October 7, 2026. Starting date adopted by Mike. Credit tracker has not yet been inspected. Rachel Adams Lee's material informs the product-and-call approach; it does not verify Mike's personal results.