WINDOWS RESOURCE

Straight answers on windows, doors, siding & sunrooms

Declined Recovery Plan

Fill this in once. It becomes the file you take back to a lender.

1 · What the lender actually said

By law (12 CFR 1002.9) the creditor must notify you in writing within 30 days and give the specific reasons, or tell you how to get them. Ask the LENDER, not the contractor.

Lender (the finance company, not the window company)

Date applied / date declined

Reasons given on the notice

Amount applied for *— and the smallest amount that would still fix the worst windows*

2 · What your own reports say

Free every week from annualcreditreport.com — the federally authorized source. Checking your own reports does not affect your scores.

- ☐ **Equifax — pulled on ______ errors found? Y / N**
- ☐ **Experian — pulled on ______ errors found? Y / N**
- ☐ **TransUnion — pulled on ______ errors found? Y / N**

Anything wrong that I disputed *— dispute with BOTH the bureau and the business that reported it*

3 · Which windows, and in what order

The fastest approval is usually a smaller one. List the openings worst-first, then draw the line where phase one ends. Price both phases now so phase two is not a surprise.

Window / room	What is wrong with it	Phase	Est. cost

The Thirty-Day Plan

Utilization is the fastest lever you control. Everything else is time.

3 · Card balances — the 30% bucket

Amounts owed is 30% of a FICO score and it re-reports every cycle. Pay down the cards closest to their limits first. Changes show on the next statement date.

Card	Balance	Limit	Target balance

4 · Routes that do not need a 700

- [ ] **FHA Title I property improvement loan**
  Private lender, federally insured. Capped at $25,000 for a single-family home ($17,500 for a qualifying manufactured home). Ask lenders for it BY NAME.
- [ ] **Phase the job**
  Worst windows now, the rest later. A smaller approval is an easier approval at any score. Get phase two priced in writing now.
- [ ] **Weatherization assistance**
  Income-qualified, administered by your STATE, work chosen by an energy audit. Start at energy.gov/scep/wap.
- [ ] **Co-signer or secured borrowing**
  Someone else's credit, or your own savings, doing the convincing instead of the score.

I will reapply on (date) *— once, deliberately, with the reasons above addressed*

Notes

Who you spoke to, what they said, and the date. A lender conversation you can quote later is worth more than one you half-remember.

Not financial advice. Program limits current as of August 2026; lender cutoffs vary.