

History

The story behind Crowned Credit — how we started, what we've learned, and how our results-driven approach was built over time.

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Where It Started

This page tells the founding story of Crowned Credit, sharing the origin and purpose behind the company's mission to empower everyday people to take control of their financial future.

Where It Started — The Crowned Credit Story

Every company has an origin. Ours starts with a young engineer who decided that people deserved better than what the credit repair industry was offering.

The Problem That Started It All

For millions of Americans, a damaged credit score is not just a financial inconvenience — it is a barrier. A barrier to housing. A barrier to car financing. A barrier to business loans, lower interest rates, and the kind of financial foundation that changes the trajectory of a family's life.

The credit repair industry existed to address this problem. But for too long, it was defined by vague promises, slow results, and a lack of transparency that left clients more confused after signing up than before. Companies took payment, sent a few letters, and called it service.

Jethro Adedeji saw this clearly. And he decided to build something different.

Our Founder: Jethro Adedeji

Crowned Credit was founded by **Jethro Adedeji** — an entrepreneur and financial strategist with a background in Electrical Engineering from NC State University. That engineering mindset — systematic thinking, process-driven problem solving, and a relentless focus on what actually works — became the foundation of how Crowned Credit operates.

Jethro's vision from the beginning was not just to dispute negative items. It was to bridge the gap between:

- People who wanted to access financial opportunities — homes, business capital, better rates

- The actual requirements that lenders and financial institutions have for creditworthiness

Most credit repair companies focus exclusively on removal. Jethro understood that removal alone is not enough. A client with a cleaned-up report but no positive credit history, no understanding of credit utilization, and no plan for the future will end up in the same place again. Crowned Credit was built to change that pattern — by combining dispute execution with credit education and strategic financial positioning.

The Early Days

Like most companies built by driven young founders, Crowned Credit started lean. Jethro was the one doing the work — building the processes, learning the platforms, figuring out what actually moved the needle for clients, and understanding the compliance landscape that every legitimate credit repair company must operate within.

The work was real. The results started coming. Clients began referring family and friends. The word spread that this was different — that Crowned Credit actually communicated, actually showed up, and actually delivered progress.

As the client base grew, so did the team. Remote hiring opened the door to a global talent pool, and Jethro built a team across the Philippines, Nigeria, Colombia, and the Dominican Republic — skilled professionals who were aligned with the Crowned Credit mission and committed to delivering results for every client.

Growth and Evolution

Scaling a credit repair company the right way requires more than just adding people. It requires systems. Crowned Credit's growth has been driven by a continuous investment in building and improving the infrastructure that supports quality at scale:

- A structured dispute pipeline, with defined round timelines, bureau response tracking, and escalation paths
- DisputeFox as the central dispute management platform — ensuring consistency across every client file
- GoHighLevel as the CRM and automation engine — handling the communication, billing, and follow-up that keeps 1,000+ active clients moving through the system
- SmartCredit as the credit monitoring tool — giving the team read access to client reports without adding cost or complexity
- Aircall for inbound CS coverage — ensuring clients can always reach a real person during business hours
- Discord for team communication — keeping a 45+ person remote team aligned and operational across multiple time zones

Each tool, each process, each hire was a deliberate decision to increase quality while also increasing scale. Crowned Credit did not grow by cutting corners — it grew by building systems that made the same high quality achievable for the 500th client as it was for the 5th.

What We've Built

Today, Crowned Credit serves clients across all 50 states. Since founding, the company has achieved milestones that reflect both the scale of the operation and the trust earned through consistent delivery:

Milestone	What It Reflects
25,000+ clients served	Scale reached through word-of-mouth, referrals, and strong retention
4+ years in business	Longevity in an industry where many companies don't last
4.9★ average rating	Consistent client satisfaction across hundreds of reviews
1,000+ verified reviews	Proof that clients take the time to share their experience
A+ BBB Rating	Accredited by the Better Business Bureau — one of the highest ratings possible
45+ team members	A real company with a real team — not a one-person operation

These numbers are not the goal — they are evidence that the approach is working. The goal is and always has been individual client outcomes: the mother who qualified for her first home, the entrepreneur who got approved for the business line of credit, the recent graduate who went from 520 to 700 in eight months.

The Culture We've Built

Building a team of 45+ people across five countries is not just an operational challenge — it is a cultural one. Crowned Credit has developed a team culture built on the same values that guide client service: integrity, transparency, excellence, and education.

Team members are not just task executors. They are part of a company that is genuinely trying to make a difference in people's financial lives. That understanding shapes how the team communicates, how they handle difficult client situations, and how they hold each other accountable.

Jethro's leadership style reflects his engineering background — data-driven, systems-focused, and always looking for the process improvement that gets better results. But it also reflects his personal values — a faith-driven approach to business that prioritizes honesty, humility, and genuine care for both clients and team members.

Where We Are Going

Crowned Credit is not a finished product. It is a company in motion — continuously refining, expanding, and raising the bar for what credit repair can look like.

The priorities ahead include:

- Continued improvement of internal systems and workflows to support quality at greater scale
- Expansion of service capabilities — including credit education resources and financial positioning guidance
- Strengthening client communication and support infrastructure
- Building a hiring system that brings in the right people, onboards them well, and develops them over time

The long-term vision is a company that sets the standard for the entire credit repair industry — not just in results, but in how it treats people, how it operates, and what it represents.

“Crowned Credit was built on the belief that people deserve a real partner in their financial journey — not just a service provider. That belief has not changed. It will not change. It is the reason this company exists.”