

TN CREDIT SOLUTIONS

Professional Credit Restoration & Tax Optimization Services

CREDIT ANALYSIS REPORT - 11-29-2025

Client Name: Sergie

Report Date: 11-29-2025

COMPREHENSIVE CREDIT REPORT ANALYSIS

OLGA STOLIARCHUK | Experian Report | June 14, 2022

1. KEY FINANCIAL FINDINGS

Critical Credit Issues:

- %i Two Active Collections Accounts - \$1,919 total
- %i Hannouche Family Chiropractic: \$1,364 (opened June 2019, still unresolved)
- %i Piedmont Imaging Inc: \$555 (opened February 2022, very recent)
- %i Recent Auto Loan Delinquency - NuVision FCU auto loan showing 7 late payments with 120+ days past due status, closed December 2021
- %i High Total Debt Burden - \$126,788 total debt despite relatively modest income indicators
- %i Recent Payment Misses - Most recent missed payment occurred approximately 6 months prior to report (December 2021)

Positive Indicators:

- %i Low credit card utilization at only 9% of available credit limits
- %i 10 open accounts currently maintained in good standing
- %i Majority of accounts showing current payment status
- %i Oldest account demonstrates 16+ year credit history foundation

2. CREDIT SCORE ASSESSMENT

FICO Score 8: **672** (Good Range)

Score Interpretation:

- %i Position: Near/slightly above average U.S. consumer
- %i Lender View: Generally acceptable for most credit products
- %i Comparison: FICO High Achievers typically score 740+

Score Range Classification:

Impact Assessment:

- % Mortgage/Auto Loans: May qualify but expect higher interest rates
- % Credit Cards: Approval likely; limits may be conservative
- % Interest Rate Differential: Expect 1-3% higher rates vs. excellent credit
- % Improvement Potential: Score could increase 50-100 points with corrective actions

3. ACCOUNT BREAKDOWN

OPEN ACCOUNTS (10 Total)

Account Name	Type	Balance	Credit Limit	Usage	Status
BK OF AMER	Mortgage	\$75,625	N/A	N/A	Current - Excellent
NAVY FEDERAL - Auto	Auto Loan	\$44,770	N/A	N/A	Current - Excellent
NAVY FEDERAL - CC#1	Credit Card	\$3,909	\$13,200	29%	Current
NAVY FEDERAL - CC#2	Credit Card	\$0	\$24,500	0%	Current
AMEX	Credit Card	\$0	\$2,000	0%	Current - Exceptional
CAPITAL ONE	Credit Card	\$0	\$7,000	0%	Current - Exceptional
COMENITY/VICTORIA	Charge Card	\$0	\$750	0%	Current - Exceptional
COMENITY/CARTER	Charge Card	\$0	\$500	0%	Current - Exceptional
SYNCB/PPC	Credit Card	\$0	\$1,500	0%	Current - Exceptional
SYNCB/TJX	Credit Card	\$565	\$2,600	21%	Current

Total Open Credit Limits: \$52,050

Total Revolving Debt: \$4,474

Overall Utilization: 9% (Excellent)

CLOSED ACCOUNTS (13 Total)

- % All closed accounts show "Paid Satisfactorily" status
- % Most closed at credit grantor's request or due to inactivity
- % No delinquent closed accounts (positive indicator)
- % Includes auto loans, credit cards, and retail accounts

COLLECTION ACCOUNTS (2 Active)

Creditor	Original Creditor	Amount	Status	Date Opened
CAPITAL ACCOUNTS	Hannouche Family Chiropractic	\$1,364	Past Due/In Collection	June 24, 2019
PROGRESSIVE MGMT	Piedmont Imaging Inc	\$555	Past Due/In Collection	Feb 15, 2022
Collections Total:		\$1,919		

4. DEBT SUMMARY & COMPOSITION

Total Debt: **\$126,788**

Breakdown by Category:

- % Mortgage: \$75,625 (59.6%) - Performing well, 33% paid off
- % Auto Loan (Current): \$44,770 (35.3%) - Current, only 5% paid off
- % Revolving Credit Cards: \$4,474 (3.5%) - Low utilization
- % Collections: \$1,919 (1.5%) - Derogatory

Debt-to-Income Considerations:

- % Monthly obligations: ~\$882 (mortgage) + \$805 (auto) + \$43 (credit cards) = ~\$1,730 minimum
- % Debt structure is heavily weighted toward secured debt (positive)
- % Revolving debt is well-managed relative to limits

5. RISK FACTORS & MAJOR CONCERNS

Ø=Ý4 CRITICAL ISSUES (Immediate Action Required)

- % 1. Active Collections - \$1,919 Outstanding
 - % Impact: Severely depresses credit score (-100+ points)
 - % Timeline: Hannouche collection active 3 years; Piedmont very recent
 - % Risk Level: CRITICAL
 - % Action Required: Immediate contact and settlement negotiation
- % 2. Recent Auto Loan Delinquency (NuVision FCU)
 - % Details: 7 late payments, 120+ days past due, now closed
 - % Impact: Recent missed payment indicator (6 months ago)
 - % Risk Level: HIGH
 - % Implication: Suggests recent financial hardship or payment mismanagement
- % 3. Recent Collection Account (February 2022)
 - % Status: Medical collection (Piedmont Imaging) only 4 months old
 - % Concern: Pattern of recent delinquencies
 - % Risk Level: HIGH
 - % Indicator: Active financial stress period

Ø=ßá SIGNIFICANT CONCERNS (Needs Monitoring)

- % 4. Multiple Address Changes on File

- %i South Carolina addresses (2 variations)
- %i Florida address
- %i Concern: Frequent moves or address discrepancies
- %i Recommendation: Update to current verified address
- %i 5. Account Inquiry Activity (Multiple 2022)
 - %i 5 recent inquiries for mortgage/auto purposes
 - %i 4 mortgage-related inquiries in Feb-Jan 2022
- %i Concern: Suggests active credit seeking; multiple hard inquiries
- %i Impact: Each inquiry can reduce score 5-10 points
- %i 6. Two Different Employers Listed
 - %i Rochling Automotive
 - %i Olga S Cleaning (self-employed)
- %i Concern: Suggests self-employment or income instability

Ø=Bâ MITIGATING FACTORS

- %i 7. Low Credit Utilization (9%)
 - %i Well below 30% optimal threshold
 - %i Demonstrates restraint and creditworthiness
 - %i Positive Impact: +15-20 points potential
- %i 8. Established Credit History
 - %i 16+ year oldest account
 - %i Average account age of 4.2 years
 - %i Positive Impact: Demonstrates reliability over time
- %i 9. Current Payment Performance
 - %i 9 of 10 open accounts current and paid as agreed
 - %i Mortgage showing excellent payment history
 - %i Positive Impact: Core accounts performing well

6. RECOMMENDED ACTION ITEMS

PRIORITY 1: IMMEDIATE ACTIONS (Next 30 Days)

1.1 Resolve Collection Accounts

Action Steps:

- %j Contact Capital Accounts (Hannouche Family Chiropractic)
- %i Phone: Research number from original creditor

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