

TN CREDIT SOLUTIONS

Professional Credit Restoration & Tax Optimization Services

CREDIT ANALYSIS REPORT - 11-28-2025

Client Name: Sergie

Report Date: 11-28-2025

Credit Score Overview

• FICO® Score: 672

• Rating: Good

• Data Date: June 14, 2022

Account Summary

• Open accounts: 10

• Closed accounts: 13

• Accounts ever late: 3

• Collections: 2

• Average account age: 4 yrs 2 mos

• Oldest account: 16 yrs 2 mos

Overall Credit Usage

• Credit used: \$4,474

• Credit limit: \$52,050

• Credit usage percentage: 9%

Debt Summary

• Credit card and credit line debt: \$4,474

• Self-reported account balance: \$0

• Loan debt: \$120,395

• Collections debt: \$1,919

• Total debt: \$126,788

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