

TN CREDIT SOLUTIONS

Professional Credit Restoration & Tax Optimization Services

CREDIT ANALYSIS REPORT - 11-27-2025

Client Name: Sergie

Report Date: November 27, 2025

Credit Score Summary

📊 FICO® Score 8: 672

📅 Date: June 14, 2022

📊 Rating: Good

Account Summary

📊 Open accounts: 10

📊 Self-reported accounts: 0

📊 Accounts ever late: 3

📊 Closed accounts: 13

📊 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

📊 Utilization rate: 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

Notes

📊 The credit score of 672 is categorized as "Good," suggesting relatively positive credit health.

📊 The overall credit usage rate of 9% indicates responsible credit usage, as it's under 30%.

📊 The presence of collections (2 in total) and accounts ever late (3) could negatively impact the credit score.

% The debt summary shows a significant portion of debt is related to loans, totaling \$120,395.

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