

# 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 Overview

📊 FICO Score 8: 672

📊 Status: Good

📊 Data date: June 14, 2022

### Account Summary

📊 Open accounts: 10

📊 Self-reported accounts: 0

📊 Accounts ever late: 3

📊 Closed accounts: 13

📊 Collections: 2

📊 Average account age: 4 years 2 months

📊 Oldest account: 16 years 2 months

### 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

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