

# TN CREDIT SOLUTIONS

Professional Credit Restoration & Tax Optimization Services

## CREDIT ANALYSIS REPORT - 11-29-2025

Client Name: Sergie

Report Date: 11-29-2025

### Credit Report Analysis for OLGA STOLIARCHUK

#### 1) KEY FINANCIAL FINDINGS

##### Critical Issues Identified:

- %i FICO Score 8: 672 - Good range but room for improvement
- %i 2 Active Collections totaling \$1,919 affecting credit significantly
- %i Recent Delinquency History - Late payments within past 6 months on NUVISION FCU auto loan (120 days late)
- %i Low Credit Utilization (9%) - This is actually positive
- %i Short Average Credit History - 4 years 2 months average age

#### 2) CREDIT SCORE ASSESSMENT

**Current Score:** 672 (Good)

- %i Range: 670-739 is considered "Good"
- %i Near/slightly above average U.S. consumer score
- %i Most lenders view this favorably but not optimal for best rates

##### Score Limiting Factors:

- %i Collections presence (-50 to -100 points impact)
- %i Recent missed payment 6 months ago
- %i Short credit history relative to optimal (16 years oldest vs 25 years for high achievers)

#### 3) ACCOUNT BREAKDOWN

##### Open Accounts (10 total):

###### Credit Cards (\$4,474 / \$52,050 available):

- %i AMEX: \$0 / \$2,000 limit
- %i Capital One: \$0 / \$7,000 limit
- %i Navy Federal CU: \$3,909 / \$13,200 limit (29% utilized)
- %i Navy Federal CU #2: \$0 / \$24,500 limit
- %i Comenity/Victoria: \$0 / \$750 limit
- %i Comenity/Carter: \$0 / \$500 limit

%i SYNCB/PPC: \$0 / \$1,500 limit

%i SYNCB/TJX: \$565 / \$2,600 limit (21% utilized)

#### Loans (\$120,395 total):

%i BK OF AMER Mortgage: \$75,625 balance

%i Navy Federal Auto Loans: \$44,770 balance (2021 - current)

## Collections (\$1,919 total):

%i Capital Accounts: \$1,364 (Medical - Hannouche Family Chiropractic)

%i Progressive Mgmt: \$555 (Medical - Piedmont Imaging)

## 4) RISK FACTORS

### Major Concerns:

Ø=Ý4 Collections Impact - 2 active medical collections severely affecting score

Ø=Ý4 Recent Delinquency - 120-day late payment on NUVISION auto loan (paid Dec 2021)

Ø=Ý4 Multiple Late Payments - 7 late payments on closed NUVISION account

Ø=ßá Short Credit History - Average account age only 4 years 2 months

Ø=ßá Recent Collection - New collection added February 2022

### Positive Factors:

Ø=ßâ Excellent credit utilization at 9%

Ø=ßâ Strong payment history on most accounts

Ø=ßâ 10 open accounts in good standing

## 5) ACTION ITEMS

### Immediate Priority (0-30 days):

%i 1. Contact Collection Agencies

%i Call Capital Accounts: Negotiate pay-for-delete for \$1,364 medical debt

%i Call Progressive Mgmt: Negotiate settlement/deletion for \$555 debt

%i Get agreements in writing before payment

%i 2. Dispute Validation

%i Request debt validation letters for both collections

%i Dispute if medical billing errors exist

### Short-term (30-90 days):

%i 3. Maintain Perfect Payment Record

%i Set up autopay for all accounts to prevent future late payments

%i Pay before due dates to ensure on-time reporting

%i 4. Optimize Credit Utilization

%i Keep Navy Federal card below 10% (\$1,320 max)

%i Pay down SYNCB/TJX to under \$260 (10% of limit)

## Medium-term (3-6 months):

%i 5. Build Credit Age

%i DO NOT close old accounts (especially 2006 mortgage)

%i Avoid new credit applications for 6+ months

%i 6. Monitor Progress

%i Check credit monthly for collection removal

%i Track score improvements

## Long-term (6-12 months):

%i 7. Strategic Credit Building

%i Request credit limit increases after 6 months of perfect payments

%i Consider becoming authorized user on older account with perfect history

### Expected Score Improvement:

With collection removals and continued on-time payments: +50-80 points within 6-12 months, potentially reaching 720-750+ range

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