

# TN CREDIT SOLUTIONS

Professional Credit Restoration & Tax Optimization Services

## CREDIT ANALYSIS REPORT - 11-28-2025

Client Name: Sergey

Report Date: 11-28-2025

### FICO® Score Analysis

📊 FICO® Score 8: 672

📊 Score Range Description: 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

📊 Credit Utilization: 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

This analysis is confidential and for personal use only.

© 2025 TN Credit Solutions | Confidential & Proprietary  
For professional financial advice, please consult with a qualified advisor.