

TN CREDIT SOLUTIONS

Professional Credit Restoration & Tax Optimization Services

CREDIT ANALYSIS REPORT

Client Name: Bob

Report Date: November 29, 2025

COMPREHENSIVE CREDIT REPORT ANALYSIS

1) KEY FINANCIAL FINDINGS

Critical Credit Issues Identified:

SEVERELY DELINQUENT ACCOUNTS

- 2 Active Collections: \$1,919 total outstanding
- Hannouche Family Chiropractic (Medical): \$1,364 - Assigned to collection agency
- Piedmont Imaging Inc (Medical): \$555 - Seriously past due
- Past Due Status: Recently escalated (Feb 2022 - Jun 2022)
- Collection Accounts: Originally opened June 2019 and February 2022

PAYMENT DELINQUENCY HISTORY

- NUVISION FCU Auto Loan (Closed): 7 late payments documented
- Extended delinquency: 30, 60, 90, and 120+ days late
- Payments missed: Jan-Mar 2021, Oct-Dec 2021
- Status: Paid but was 120+ days past due
- This represents the most serious payment default on record

MASSIVE TOTAL DEBT BURDEN

- Total Outstanding Debt: \$126,788
- Loan Debt: \$120,395 (95% of total debt)
- Revolving Debt: \$4,474 (3.5% of total debt)
- Collections: \$1,919 (1.5% of total debt)

2) CREDIT SCORE ASSESSMENT

FICO Score 8: ****672**** (Good Range)

Score Interpretation:

- Rating Category: GOOD (670-739 range)
- Position: Near/slightly above average U.S. consumer
- Percentile: Approximately 50th-55th percentile

Score Factors - Positive Influences:

- Low revolving credit utilization (9% vs. 7% for high achievers)
- 9 of 10 open accounts currently in good standing

- ' Exceptional payment history on most accounts
- ' Established credit history (16+ years oldest account)

Score Factors - Negative Influences:

- ' 2 collection accounts (severely impacts score)
- ' Recent missed payments (6 months ago on auto loan)
- ' Recent collections (4 months ago - most damaging)
- ' History of 7 late payments on auto loan
- ' Relatively short average account age (4.2 years vs. 9+ for high achievers)

Score Outlook:

Without resolving collections, score will remain depressed. Could potentially improve to 700-720 range if collections are settled.

3) ACCOUNT BREAKDOWN

OPEN ACCOUNTS (10 Total)

Account	Type	Balance	Limit/Original	Status	Payment History
AMEX	Credit Card	\$0	\$2,000	Current	Exceptional
BK OF AMER	Mortgage	\$75,625	\$112,592 orig	Current	Exceptional (33% paid)
CAPITAL ONE	Credit Card	\$0	\$7,000	Current	Exceptional
COMENITY/VICTORIA	Charge Card	\$0	\$750	Current	Exceptional
COMENITY/CARTER	Charge Card	\$0	\$500	Current	Exceptional
NAVY FEDERAL (Credit Card #1)	Credit Card	\$3,909	\$13,200	Current	Exceptional (29% util)
NAVY FEDERAL (Auto Loan)	Auto Loan	\$44,770	\$47,189 orig	Current	Exceptional (5% paid)
NAVY FEDERAL (Credit Card #2)	Credit Card	\$0	\$24,500	Current	Exceptional
SYNCB/PPC	Credit Card	\$0	\$1,500	Current	Exceptional
SYNCB/TJX COS	Credit Card	\$565	\$2,600	Current	Exceptional (21% util)

CLOSED ACCOUNTS (13 Total - All Paid Satisfactorily)

Successfully Paid Credit Cards (7):

- %i 2x AMEX (Closed 2021) - Balances: \$0
- %i CITICARDS CBNA (Closed 2019) - Balance: \$0
- %i COMENITY/WESTELM (Closed 2021) - Balance: \$0
- %i 3x JPMCB CARD (Closed 2017-2019) - Balances: \$0

Auto Loans (3 - All Paid Satisfactorily):

- %i NAVY FEDERAL (Closed Nov 2021) - Original: \$12,151 - Fully paid
- %i NUVISION FCU (Closed Dec 2019) - Original: \$46,648 - Fully paid
- %i NUVISION FCU (Closed Dec 2021) - Original: \$51,664 - 7 LATE PAYMENTS
- %i WESTLAKE FINANCIAL (Closed Jul 2020) - Original: \$12,617 - Fully paid

Retail/Department Cards (3):

- %i SYNCB/GAP (Closed Mar 2022)
- %i THD/CBNA (Closed Feb 2021)
- %i All paid satisfactorily

COLLECTION ACCOUNTS (2 - ACTIVE/SERIOUS)

Account	Original Creditor	Balance	Opened	Status	Severity
CAPITAL ACCOUNTS	Hannouche Family Chiropractic	\$1,364	Jun 2019	Assigned to collection	Ø=Ý4 CRITICAL
PROGRESSIVE MGMT	Piedmont Imaging Inc	\$555	Feb 2022	Seriously past due	Ø=Ý4 CRITICAL

Collection Severity Assessment:

%İ Both accounts: "Seriously past due date / assigned to attorney, collection agency, or credit grantor's internal collection department"

%İ Total unresolved: \$1,919

%İ Medical collections (suggesting unexpected healthcare costs)

%İ Most recent: February 2022 (4 months old as of report date)

4) RISK FACTORS

1. UNRESOLVED COLLECTIONS (\$1,919)

%İ Medical debt indicates possible financial hardship

%İ Collections damage FICO score significantly (50-100 points)

%İ Assigned to collection agencies = legal escalation risk

%İ Will remain on report for 7 years from delinquency date

2. RECENT PAYMENT DEFAULTS

%İ Most recent collection: February 2022 (very recent)

%İ Recent missed payment: 6 months prior (December 2021)

%İ Recency is powerful predictor of future default risk

3. SEVERE AUTO LOAN DELINQUENCY HISTORY

%İ NUVISION FCU: 7 late payments with 120+ day delinquency

%İ Extended default period (Jan-Dec 2021)

%İ Indicates potential repossession risk existed

%İ Pattern suggests inability to manage obligations

4. HIGH DEBT-TO-INCOME RISK

%İ Total debt: \$126,788 (95% loan-based)

%İ Monthly obligations: ~\$1,727 (Est. mortgage \$882 + auto \$805 + minimum payments ~\$40)

%İ Unknown income level (employment info shows two employers)

%İ Multiple recent address changes (SC and FL) suggest possible relocation/instability

5. REVOLVING ACCOUNT ACTIVITY

%İ \$4,474 current revolving debt on \$52,050 available credit

%İ 9% utilization is good, but sudden increases possible

%İ Pattern shows ability to carry balances

6. ACCOUNT CLOSURE PATTERN

%İ 13 closed accounts (mostly credit cards)

%İ Multiple closures by creditor (not consumer-initiated)

%İ Suggests accounts closed due to inactivity or management

%İ AMEX closed due to inactivity (higher risk indicator)

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