

# 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:

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

#### 2) CREDIT SCORE ASSESSMENT

##### Current Score:

672 (Good)

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

##### Score Limiting Factors:

- ❗ Collections presence (-50 to -100 points impact)
- ❗ Recent missed payment 6 months ago
- ❗ 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):

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

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

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

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

BK OF AMER Mortgage: \$75,625 balance

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

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

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

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

## 4) RISK FACTORS

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**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=ßá Excellent credit utilization at 9%

Ø=ßá Strong payment history on most accounts

Ø=ßá 10 open accounts in good standing

## 5) ACTION ITEMS

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

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1. Contact Collection Agencies

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

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

Get agreements in writing before payment

2. Dispute Validation

Request debt validation letters for both collections

Dispute if medical billing errors exist

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

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3. Maintain Perfect Payment Record

Set up autopay for all accounts to prevent future late payments

Pay before due dates to ensure on-time reporting

4. Optimize Credit Utilization

- 📌 Keep Navy Federal card below 10% (\$1,320 max)
- 📌 Pay down SYNCB/TJX to under \$260 (10% of limit)

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

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- 📌 5. Build Credit Age
- 📌 DO NOT close old accounts (especially 2006 mortgage)
- 📌 Avoid new credit applications for 6+ months
- 📌 6. Monitor Progress
- 📌 Check credit monthly for collection removal
- 📌 Track score improvements

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

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- 📌 7. Strategic Credit Building
- 📌 Request credit limit increases after 6 months of perfect payments
- 📌 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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