

# TN CREDIT SOLUTIONS

Professional Credit Restoration & Tax Optimization

## CREDIT ANALYSIS REPORT

Client: Sergio | Date: 11-29-2025

Document ID: 6a060dd7

### DISCLAIMER

This analysis provides credit assessment insights based on the submitted documents. It is not financial or legal advice. Please consult with qualified professionals before taking action.

### EXECUTIVE SUMMARY

- ### Critical Issues Identified:
- Two Active Collections Accounts (\$1,919 total)
- Critical Notes:

## CREDIT REPORT ANALYSIS FOR OLGA STOLIARCHUK

Report Date: June 14, 2022

### 1) KEY FINANCIAL FINDINGS

#### Critical Issues Identified:

- %i Two Active Collections Accounts (\$1,919 total)
- %i Hannouche Family Chiropractic: \$1,364 (assigned to collection agency)
- %i Piedmont Imaging Inc: \$555 (recently assigned, February 2022)
- %i Significant Loan Delinquency History
- %i NUVISION FCU Auto Loan: 7 late payments with 120+ days past due status
- %i Most recent missed payment occurred 6 months ago
- %i High Total Debt Load
- %i Total debt: \$126,788
- %i Loan debt dominates at \$120,395 (95% of total debt)
- %i Credit card debt relatively controlled at \$4,474
- %i Multiple Closed Accounts
- %i 13 closed accounts (primarily by creditor request or inactivity)
- %i Suggests history of account management issues or reduced creditworthiness

### 2) CREDIT SCORE ASSESSMENT

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

Score Classification:

%i Range: 670-739 = "Good"

Confidential - For personal use only

© 2025 TN Credit Solutions

This analysis is not financial advice. Consult a qualified advisor for professional guidance.

%ï U.S. Average: Slightly below average

%ï Acceptable for conventional lending but limited to moderate terms

Score Trajectory:

%ï Score is recovering but constrained by recent negative items

%ï Collections and recent missed payment significantly limiting factor

%ï Recent mortgage inquiries (Feb-Jan 2022) suggest refinance attempts

Comparative Context:

%ï FICO High Achievers average: 740+

%ï Current score leaves ~70+ points gap to "Very Good" range

### 3) ACCOUNT BREAKDOWN

#### \*\*OPEN ACCOUNTS (10 total)\*\*

Account Name	Type	Balance	Credit Limit	Usage	Status	
BK OF AMER	Mortgage	\$75,625	N/A	33% paid	Current	AMEX
COMENITY/	Charge Card	\$0	\$750	0%	Current	CAPITAL ONE
NAVY FEDERAL	Credit Card	\$3,909	\$13,200	29%	Current	COMENITY/CARTER
NAVY FEDERAL	Credit Card	\$0	\$24,500	0%	Current	NAVY FEDERAL CR
						SYNCB/PPC

Open Account Summary:

%ï Revolving utilization: 9% (GOOD - well below 30% threshold)

%ï 9 of 10 accounts current and paid as agreed

%ï One auto loan with recent late payments now current

#### \*\*CLOSED ACCOUNTS (13 total)\*\*

Accounts Closed by Creditor Request/Inactivity:

%ï AMEX (2 accounts) - Closed Mar/Jul 2021

%ï CITICARDS - Closed Oct 2019

%ï COMENITY/WESTELM - Closed Mar 2021

%ï JPMCB CARD (3 accounts) - Closed Apr/Jul/Sep 2019

%ï SYNCB/GAP - Closed Mar 2022

%ï THD/CBNA - Closed Feb 2021

Auto Loans (3 accounts - all paid satisfactorily):

%ï NAVY FEDERAL CR UNION - Closed Nov 2021 (\$12,151 - paid)

%ï NUVISION FCU (Good) - Closed Dec 2019 (\$46,648 - paid)

%ï NUVISION FCU (Problem) - Closed Dec 2021 (\$51,664 - 7 late payments)

%ï WESTLAKE FINANCIAL - Closed Jul 2020 (\$12,617 - paid)

Risk Indicator: Closure of multiple accounts by creditors suggests past performance concerns

## \*\*COLLECTION ACCOUNTS (2 total - \$1,919)\*\*

SYNCB/TJX COS	Credit Card	\$565	\$2,600	21%	Current
Creditor					
Hannouche	\$1,364	\$1,364	Assigned to	Jun 2019	Jun 2022
Piedmont Imaging Inc					

Critical Notes:

%ï Both accounts in active collection status

%ï CHIROPRACTIC: 3-year-old debt still unresolved

%ï IMAGING: Recent collection (4 months old) - highly damaging to score

%ï Both are medical/healthcare collections (common but still derogatory)

## 4) RISK FACTORS

### \*\*SEVERE RISKS\*\* Ø=Ý4

1. Active Collections (\$1,919)

%ï Unresolved medical debt signals payment priority issues

%ï Recent collection (Feb 2022) shows ongoing financial stress

%ï Collections expected to age off in 2026-2027 (7-year reporting period)

2. Significant Auto Loan Delinquency

%ï NUVISION FCU: 7 documented late payments (30/60/90/120+ days)

%ï Now closed but shows ~2-year payment struggle (2019-2021)

%ï Recently missed payment (6 months ago) on current auto loan

3. Recent Payment Delinquency

%ï Most recent missed payment: December 2021 (6 months prior to report)

%ï Suggests ongoing cash flow issues

%ï Severely impacts score ceiling

### \*\*MODERATE RISKS\*\* Ø=ßà

4. High Absolute Debt Load

%ï \$126,788 total debt is substantial

%ï Debt-to-income ratio unknown but concerning with indicated income sources

%ï Auto loans comprise 95% of total debt

5. Mortgage Complexity

%ï \$75,625 remaining balance on 16-year mortgage

%ï Payment status current but older mortgage may indicate refinancing challenges

%ï Recent refinance inquiries (Feb 2022) unsuccessful

## 6. Short Average Account Age

- %ï Average account age: 4 years 2 months (vs. FICO achievers: 9+ years)
- %ï Oldest account: 16 years 2 months
- %ï Suggests aggressive new account opening or account closures

## 7. Multiple Account Closures

- %ï 13 closed accounts vs. 10 open
- %ï Primarily closed by creditor request (red flag)
- %ï Indicates credit grantors reduced confidence

## \*\*MODERATE POSITIVES\*\* Ø=ßâ

### 8. Exceptional Payment History on Current Accounts

- %ï 9 of 10 open accounts paid as agreed
- %ï Mortgage: Perfect payment history (all green icons 2015-2022)
- %ï Demonstrates current commitment to payments

### 9. Low Credit Utilization

- %ï 9% revolving utilization (below 7% threshold for excellent scores)
- %ï \$4,474 used of \$52,050 available
- %ï Shows current restraint on credit card spending

## 5) ACTION ITEMS - PRIORITY RECOMMENDATIONS

## \*\*IMMEDIATE ACTIONS (0-3 months)\*\* Ø<ß-

### & \*\*Resolve Collection Accounts\*\*

- %ï ACTION: Contact both collection agencies immediately
- %ï HANNOUCHE: Attempt settlement negotiation for \$1,364 debt
- %ï PIEDMONT: High priority - attempt rapid settlement on 4-month-old collection
- %ï BENEFIT: Can remove from collections if paid; improves score by 50-100 points
- %ï ALTERNATIVE: Negotiate "pay-for-delete" arrangement (