

# TN CREDIT SOLUTIONS

Professional Credit Restoration & Tax Optimization Services

## CREDIT ANALYSIS REPORT - 11-27-2025

Client Name: Sergie

Report Date: November 27, 2025

### FICO Score Analysis

⌚ FICO® Score: 672

⌚ Score Range: Good

### Account Summary

⌚ Open accounts: 10

⌚ Self-reported accounts: 0

⌚ Accounts ever late: 3

⌚ Closed accounts: 13

⌚ Collections: 2

⌚ Average account age: 4 years 2 months

⌚ Oldest account: 16 years 2 months

### Overall Credit Usage

⌚ Credit used: \$4,474

⌚ Credit limit: \$52,050

⌚ Utilization rate: 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.