

TN CREDIT SOLUTIONS

Professional Credit Restoration & Tax Optimization Services

CREDIT ANALYSIS REPORT - 11-27-2025

Client Name: Sergie

Report Date: November 27, 2025

Credit Score Overview

FICO Score 8: 672

Status: Good

Data date: June 14, 2022

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.

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