

# TN CREDIT SOLUTIONS

Professional Credit Restoration & Tax Optimization Services

## CREDIT ANALYSIS REPORT

Client Name: Sergie

Report Date: November 27, 2025

### FICO® Score

- Score: 672
- Range: 300-850
- Rating: Good

### Account Summary

- Open accounts: 10
- Self-reported accounts: 0
- Accounts ever late: 3
- Closed accounts: 13
- Collections: 2
- Average account age: 4 yrs 2 mos
- Oldest account: 16 yrs 2 mos

### Overall Credit Usage

- Credit used: \$4,474
- Credit limit: \$52,050
- Usage percentage: 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