

TN CREDIT SOLUTIONS

Professional Credit Restoration & Tax Optimization Services

CREDIT ANALYSIS REPORT - 11-28-2025

Client Name: Sergey

Report Date: 11-28-2025

Credit Score Overview

📊 FICO® Score 8: 672

📊 Score Range: Good (300 to 850 scale)

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

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