

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 Summary

⌚ FICO® Score 8: 672

⌚ Date: June 14, 2022

⌚ 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

⌚ 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

Notes

⌚ The credit score of 672 is categorized as "Good," suggesting relatively positive credit health.

⌚ The overall credit usage rate of 9% indicates responsible credit usage, as it's under 30%.

⌚ The presence of collections (2 in total) and accounts ever late (3) could negatively impact the credit score.

 The debt summary shows a significant portion of debt is related to loans, totaling \$120,395.

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