

TN CREDIT SOLUTIONS

Professional Credit Restoration & Tax Optimization Services

CREDIT ANALYSIS REPORT

Client Name: Sergie

Report Date: November 27, 2025

FICO Score Analysis

FFFF FICO Score 8: 672

FFFF Rating: Good

Account Summary

FFFF Open accounts: 10

FFFF Self-reported accounts: 0

FFFF Accounts ever late: 3

FFFF Closed accounts: 13

FFFF Collections: 2

FFFF Average account age: 4 years, 2 months

FFFF Oldest account: 16 years, 2 months

Overall Credit Usage

FFFF Credit used: \$4,474

FFFF Credit limit: \$52,050

FFFF Credit usage percentage: 9%

Debt Summary

FFFF Credit card and credit line debt: \$4,474

FFFF Self-reported account balance: \$0

FFFF Loan debt: \$120,395

FFFF Collections debt: \$1,919

FFFF Total debt: \$126,788

This analysis is confidential and for personal use only.

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