

TN CREDIT SOLUTIONS

Professional Credit Restoration & Tax Optimization Services

CREDIT ANALYSIS REPORT - 11-27-2025

Client Name: Sergie

Report Date: November 27, 2025

FICO Score Analysis

⌚ FICO Score: 672

⌚ Credit Rating: Good

⌚ 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 Usage Percentage: 9%

⌚ Credit Used: \$4,474

⌚ Credit Limit: \$52,050

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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