

# TN CREDIT SOLUTIONS

Professional Credit Restoration & Tax Optimization Services

## CREDIT ANALYSIS REPORT

Client Name: Sergie

Report Date: November 28, 2025

### Credit Score Overview

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

This analysis is confidential and for personal use only.

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