

# TN CREDIT SOLUTIONS

Professional Credit Restoration & Tax Optimization Services

## CREDIT ANALYSIS REPORT - 11-29-2025

Client Name: Sergie

Report Date: 11-29-2025

### 1. Key Financial Findings:

FICO Score: 672 (Good)

Total Debt: \$126,788

Credit Utilization: 9%

Collection Accounts: 2 collections totaling \$1,919

Accounts Ever Late: 3 accounts

### 2. Credit Score Assessment:

Score of 672 is considered "Good"

Near or slightly above average U.S. consumer score

### Factors negatively impacting score:

Recent collections

Short credit history

Recent missed payments

Collections present

### 3. Account Breakdown:

#### Open Accounts:

Bank of America Mortgage: \$75,625

Navy Federal Credit Union Credit Card: \$3,909

Navy Federal Credit Union Auto Loan: \$44,770

SYNCB/TJX Cos DC Credit Card: \$565

Capital One Credit Card: \$0

AMEX Credit Card: \$0

Comenity/Victoria Credit Card: \$0

Navy Federal Credit Union Credit Card: \$0

#### Closed Accounts:

13 total, mostly credit cards

### 4. Risk Factors:

Two collections accounts

Recent missed payments

Relatively short credit history

Multiple closed credit card accounts

### 5. Action Items:

Pay off collection accounts

- Establish longer credit history
- Maintain low credit utilization
- Ensure all future payments are on time
- Consider keeping oldest credit accounts open
- Avoid opening multiple new credit lines quickly

Overall, the credit profile shows responsible credit management with some areas for improvement, particularly addressing the collection accounts and maintaining consistent on-time payments.

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