

TN CREDIT SOLUTIONS

Professional Credit Restoration & Tax Optimization Services

CREDIT ANALYSIS REPORT - 11-29-2025

Client Name: Sergie

Report Date: 11-29-2025

%I 1. Key Financial Findings:

%I FICO Score: 672 (Good)

%I Total Debt: \$126,788

%I Credit Utilization: 9%

%I Collection Accounts: 2 collections totaling \$1,919

%I Accounts Ever Late: 3 accounts

%I 2. Credit Score Assessment:

%I Score of 672 is considered "Good"

%I Near or slightly above average U.S. consumer score

%I Factors negatively impacting score:

%I Recent collections

%I Short credit history

%I Recent missed payments

%I Collections present

%I 3. Account Breakdown:

Open Accounts:

%I Bank of America Mortgage: \$75,625

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

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

%I SYNCB/TJX Cos DC Credit Card: \$565

%I Capital One Credit Card: \$0

%I AMEX Credit Card: \$0

%I Comenity/Victoria Credit Card: \$0

%I Navy Federal Credit Union Credit Card: \$0

Closed Accounts:

13 total, mostly credit cards

%I 4. Risk Factors:

%I Two collections accounts

%I Recent missed payments

%I Relatively short credit history

%I Multiple closed credit card accounts

%I 5. Action Items:

%I Pay off collection accounts

- %I Establish longer credit history
- %I Maintain low credit utilization
- %I Ensure all future payments are on time
- %I Consider keeping oldest credit accounts open
- %I 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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