

# TN CREDIT SOLUTIONS

Professional Credit Restoration & Tax Optimization

## CREDIT ANALYSIS REPORT

Client: Sergie | Date: 11-29-2025

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### DISCLAIMER

This analysis provides credit assessment insights based on the submitted documents. It is not financial or legal advice. Please consult with qualified professionals before taking action.

### EXECUTIVE SUMMARY

- ### Critical Issues Identified:
- Two Active Collections Accounts (\$1,919 total)
- Critical Notes:

## CREDIT REPORT ANALYSIS FOR OLGA STOLIARCHUK

Report Date: June 14, 2022

### 1) KEY FINANCIAL FINDINGS

#### Critical Issues Identified:

- Two Active Collections Accounts (\$1,919 total)
- Hannouche Family Chiropractic: \$1,364 (assigned to collection agency)
- Piedmont Imaging Inc: \$555 (recently assigned, February 2022)
- Significant Loan Delinquency History
- NUVISION FCU Auto Loan: 7 late payments with 120+ days past due status
- Most recent missed payment occurred 6 months ago
- High Total Debt Load
- Total debt: \$126,788
- Loan debt dominates at \$120,395 (95% of total debt)
- Credit card debt relatively controlled at \$4,474
- Multiple Closed Accounts
- 13 closed accounts (primarily by creditor request or inactivity)
- Suggests history of account management issues or reduced creditworthiness

### 2) CREDIT SCORE ASSESSMENT

#### FICO Score 8: \*\*672\*\* (Good Range)

Score Classification:

- Range: 670-739 = "Good"

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%î U.S. Average: Slightly below average

%î Acceptable for conventional lending but limited to moderate terms

Score Trajectory:

%î Score is recovering but constrained by recent negative items

%î Collections and recent missed payment significantly limiting factor

%î Recent mortgage inquiries (Feb-Jan 2022) suggest refinance attempts

Comparative Context:

%î FICO High Achievers average: 740+

%î Current score leaves ~70+ points gap to "Very Good" range

3) ACCOUNT BREAKDOWN

\*\*OPEN ACCOUNTS (10 total)\*\*

Account Name	Type	Balance	Credit Limit	Usage	Status	
						AMEX
BK OF AMER	Mortgage	\$75,625	N/A	33% paid	Current	
						CAPITAL ONE
COMENITY/	Charge Card	\$0	\$750	0%	Current	
						COMENITY/CARTER
NAVY FEDERAL	Credit Card	\$3,909	\$13,200	29%	Current	
						NAVY FEDERAL CR
NAVY FEDERAL	Credit Card	\$0	\$24,500	0%	Current	
						SYNCB/PPC

Open Account Summary:

%î Revolving utilization: 9% (GOOD - well below 30% threshold)

%î 9 of 10 accounts current and paid as agreed

%î One auto loan with recent late payments now current

\*\*CLOSED ACCOUNTS (13 total)\*\*

Accounts Closed by Creditor Request/Inactivity:

%î AMEX (2 accounts) - Closed Mar/Jul 2021

%î CITICARDS - Closed Oct 2019

%î COMENITY/WESTELM - Closed Mar 2021

%î JPMCB CARD (3 accounts) - Closed Apr/Jul/Sep 2019

%î SYNCB/GAP - Closed Mar 2022

%î THD/CBNA - Closed Feb 2021

Auto Loans (3 accounts - all paid satisfactorily):

%î NAVY FEDERAL CR UNION - Closed Nov 2021 (\$12,151 - paid)

%î NUVISION FCU (Good) - Closed Dec 2019 (\$46,648 - paid)

%ǐ NUVISION FCU (Problem) - Closed Dec 2021 (\$51,664 - 7 late payments)

%ǐ WESTLAKE FINANCIAL - Closed Jul 2020 (\$12,617 - paid)

Risk Indicator: Closure of multiple accounts by creditors suggests past performance concerns

## \*\*COLLECTION ACCOUNTS (2 total - \$1,919)\*\*

SYNCB/TJX COS	Credit Card	\$565	\$2,600	21%	Current
Hannouche	\$1,364	\$1,364	Assigned to	Jun 2019	Jun 2022

Creditor

Piedmont Imaging Inc

Critical Notes:

%ǐ Both accounts in active collection status

%ǐ CHIROPRACTIC: 3-year-old debt still unresolved

%ǐ IMAGING: Recent collection (4 months old) - highly damaging to score

%ǐ Both are medical/healthcare collections (common but still derogatory)

## 4) RISK FACTORS

### \*\*SEVERE RISKS\*\* Ø=Ý4

#### 1. Active Collections (\$1,919)

%ǐ Unresolved medical debt signals payment priority issues

%ǐ Recent collection (Feb 2022) shows ongoing financial stress

%ǐ Collections expected to age off in 2026-2027 (7-year reporting period)

#### 2. Significant Auto Loan Delinquency

%ǐ NUVISION FCU: 7 documented late payments (30/60/90/120+ days)

%ǐ Now closed but shows ~2-year payment struggle (2019-2021)

%ǐ Recently missed payment (6 months ago) on current auto loan

#### 3. Recent Payment Delinquency

%ǐ Most recent missed payment: December 2021 (6 months prior to report)

%ǐ Suggests ongoing cash flow issues

%ǐ Severely impacts score ceiling

### \*\*MODERATE RISKS\*\* Ø=βà

#### 4. High Absolute Debt Load

%ǐ \$126,788 total debt is substantial

%ǐ Debt-to-income ratio unknown but concerning with indicated income sources

%ǐ Auto loans comprise 95% of total debt

#### 5. Mortgage Complexity

%ǐ \$75,625 remaining balance on 16-year mortgage

%ǐ Payment status current but older mortgage may indicate refinancing challenges

%ǐ Recent refinance inquiries (Feb 2022) unsuccessful

- 6. Short Average Account Age
  - %i Average account age: 4 years 2 months (vs. FICO achievers: 9+ years)
  - %i Oldest account: 16 years 2 months
  - %i Suggests aggressive new account opening or account closures
- 7. Multiple Account Closures
  - %i 13 closed accounts vs. 10 open
  - %i Primarily closed by creditor request (red flag)
  - %i Indicates credit grantors reduced confidence

**\*\*MODERATE POSITIVES\*\* Ø=βâ**

- 8. Exceptional Payment History on Current Accounts
  - %i 9 of 10 open accounts paid as agreed
  - %i Mortgage: Perfect payment history (all green icons 2015-2022)
  - %i Demonstrates current commitment to payments
- 9. Low Credit Utilization
  - %i 9% revolving utilization (below 7% threshold for excellent scores)
  - %i \$4,474 used of \$52,050 available
  - %i Shows current restraint on credit card spending

**5) ACTION ITEMS - PRIORITY RECOMMENDATIONS**

**\*\*IMMEDIATE ACTIONS (0-3 months)\*\* Ø<β<sup>-</sup>**

- & **\*\*Resolve Collection Accounts\*\***
- %i ACTION: Contact both collection agencies immediately
  - %i HANNOUCHE: Attempt settlement negotiation for \$1,364 debt
  - %i PIEDMONT: High priority - attempt rapid settlement on 4-month-old collection
  - %i BENEFIT: Can remove from collections if paid; improves score by 50-100 points
  - %i ALTERNATIVE: Negotiate "pay-for-delete" arrangement (