

TN CREDIT SOLUTIONS

Professional Credit Restoration & Tax Optimization Services

CREDIT ANALYSIS REPORT

Client Name: Sergie

Report Date: November 27, 2025

Credit Score Overview

FICO Score: 672

Score Range: Good (300-850)

Account Summary

Open Accounts: 10

Closed Accounts: 13

Accounts Ever Late: 3

Collections: 2

Average Account Age: 4 years, 2 months

Oldest Account: 16 years, 2 months

Overall Credit Usage

Credit Utilization: 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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