

# 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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