

TN CREDIT SOLUTIONS

Professional Credit Restoration & Tax Optimization Services

CREDIT ANALYSIS REPORT

Client Name: Sergie

Report Date: November 27, 2025

FICO Score Summary

⌚ FICO Score 8: 672 (Good range)

⌚ Date: June 14, 2022

Account Summary

⌚ Open accounts: 10

⌚ Self-reported accounts: 0

⌚ Accounts ever late: 3

⌚ Closed accounts: 13

⌚ Collections: 2

⌚ Average account age: 4 years 2 months

⌚ Oldest account: 16 years 2 months

Overall Credit Usage

⌚ Credit used: \$4,474

⌚ Credit limit: \$52,050

⌚ Credit utilization: 9%

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

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