

TN CREDIT SOLUTIONS

Professional Credit Restoration & Tax Optimization Services

CREDIT ANALYSIS REPORT - 11-27-2025

Client Name: Sergie

Report Date: 11-27-2025

FICO® Score Overview

Score: 672

Rating: Good

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 yrs 2 mos

Oldest account: 16 yrs 2 mos

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

This analysis is confidential and for personal use only.

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