

# TN CREDIT SOLUTIONS

Professional Credit Restoration & Tax Optimization Services

## CREDIT ANALYSIS REPORT - 11-27-2025

Client Name: Sergie

Report Date: November 27, 2025

### FICO® Score Analysis

⌚ FICO® Score 8: 672

⌚ Rating: Good

### 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 usage: 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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