

TN CREDIT SOLUTIONS

Professional Credit Restoration & Tax Optimization Services

CREDIT ANALYSIS REPORT - 11-28-2025

Client Name: Sergey

Report Date: 11-28-2025

FICO® Score Analysis

⌚ FICO® Score 8: 672

⌚ Score Range Description: Good

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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