

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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