

TN CREDIT SOLUTIONS

Professional Credit Restoration & Tax Optimization Services

CREDIT ANALYSIS REPORT

Client Name: Bob

Report Date: November 29, 2025

COMPREHENSIVE CREDIT REPORT ANALYSIS

1) KEY FINANCIAL FINDINGS

Critical Credit Issues Identified:

SEVERELY DELINQUENT ACCOUNTS

% 2 Active Collections: \$1,919 total outstanding

% Hannouche Family Chiropractic (Medical): \$1,364 - Assigned to collection agency

% Piedmont Imaging Inc (Medical): \$555 - Seriously past due

% Past Due Status: Recently escalated (Feb 2022 - Jun 2022)

% Collection Accounts: Originally opened June 2019 and February 2022

PAYMENT DELINQUENCY HISTORY

% NUVISION FCU Auto Loan (Closed): 7 late payments documented

% Extended delinquency: 30, 60, 90, and 120+ days late

% Payments missed: Jan-Mar 2021, Oct-Dec 2021

% Status: Paid but was 120+ days past due

% This represents the most serious payment default on record

MASSIVE TOTAL DEBT BURDEN

% Total Outstanding Debt: \$126,788

% Loan Debt: \$120,395 (95% of total debt)

% Revolving Debt: \$4,474 (3.5% of total debt)

% Collections: \$1,919 (1.5% of total debt)

2) CREDIT SCORE ASSESSMENT

FICO Score 8: **672** (Good Range)

Score Interpretation:

% Rating Category: GOOD (670-739 range)

% Position: Near/slightly above average U.S. consumer

% Percentile: Approximately 50th-55th percentile

Score Factors - Positive Influences:

' Low revolving credit utilization (9% vs. 7% for high achievers)

' 9 of 10 open accounts currently in good standing

- Exceptional payment history on most accounts
- Established credit history (16+ years oldest account)

Score Factors - Negative Influences:

- 2 collection accounts (severely impacts score)
- Recent missed payments (6 months ago on auto loan)
- Recent collections (4 months ago - most damaging)
- History of 7 late payments on auto loan
- Relatively short average account age (4.2 years vs. 9+ for high achievers)

Score Outlook:

3) ACCOUNT BREAKDOWN

Without resolving collections, score will remain depressed. Could potentially improve to 700-720 range if collections are settled.

OPEN ACCOUNTS (10 Total)

Account Type Balance Limit/Original Status Payment History
AMEX Credit Card \$0 \$2,000 Current Exceptional
BK OF AMER Mortgage \$75,625 \$112,592 orig Current Exceptional (33% paid)
CAPITAL ONE Credit Card \$0 \$7,000 Current Exceptional
COMENITY/VICTORIA Charge Card \$0 \$750 Current Exceptional
COMENITY/CARTER Charge Card \$0 \$500 Current Exceptional
NAVY FEDERAL (Credit Card #1) Credit Card \$3,909 \$13,200 Current Exceptional (29% util)
NAVY FEDERAL (Auto Loan) Auto Loan \$44,770 \$47,189 orig Current Exceptional (5% paid)
NAVY FEDERAL (Credit Card #2) Credit Card \$0 \$24,500 Current Exceptional
SYNCB/PPC Credit Card \$0 \$1,500 Current Exceptional
SYNCB/TJX COS Credit Card \$565 \$2,600 Current Exceptional (21% util)

CLOSED ACCOUNTS (13 Total - All Paid Satisfactorily)

Successfully Paid Credit Cards (7):

- 2x AMEX (Closed 2021) - Balances: \$0
- CITICARDS CBNA (Closed 2019) - Balance: \$0
- COMENITY/WESTELM (Closed 2021) - Balance: \$0
- 3x JPMCB CARD (Closed 2017-2019) - Balances: \$0

Auto Loans (3 - All Paid Satisfactorily):

- NAVY FEDERAL (Closed Nov 2021) - Original: \$12,151 - Fully paid
- NUVISION FCU (Closed Dec 2019) - Original: \$46,648 - Fully paid
- NUVISION FCU (Closed Dec 2021) - Original: \$51,664 - 7 LATE PAYMENTS
- WESTLAKE FINANCIAL (Closed Jul 2020) - Original: \$12,617 - Fully paid

Retail/Department Cards (3):

- SYNCB/GAP (Closed Mar 2022)
- THD/CBNA (Closed Feb 2021)
- All paid satisfactorily

COLLECTION ACCOUNTS (2 - ACTIVE/SERIOUS)

Account	Original Creditor	Balance	Opened	Status	Severity
CAPITAL ACCOUNTS	Hannouche Family Chiropractic	\$1,364	Jun 2019	Assigned to collection	Ø=Ý4 CRITICAL
PROGRESSIVE MGMT	Piedmont Imaging Inc	\$555	Feb 2022	Seriously past due	Ø=Ý4 CRITICAL

Collection Severity Assessment:

%i Both accounts: "Seriously past due date / assigned to attorney, collection agency, or credit grantor's internal collection department"

%i Total unresolved: \$1,919

%i Medical collections (suggesting unexpected healthcare costs)

%i Most recent: February 2022 (4 months old as of report date)

4) RISK FACTORS

1. UNRESOLVED COLLECTIONS (\$1,919)

%i Medical debt indicates possible financial hardship

%i Collections damage FICO score significantly (50-100 points)

%i Assigned to collection agencies = legal escalation risk

%i Will remain on report for 7 years from delinquency date

2. RECENT PAYMENT DEFAULTS

%i Most recent collection: February 2022 (very recent)

%i Recent missed payment: 6 months prior (December 2021)

%i Recency is powerful predictor of future default risk

3. SEVERE AUTO LOAN DELINQUENCY HISTORY

%i NUVISION FCU: 7 late payments with 120+ day delinquency

%i Extended default period (Jan-Dec 2021)

%i Indicates potential repossession risk existed

%i Pattern suggests inability to manage obligations

4. HIGH DEBT-TO-INCOME RISK

%i Total debt: \$126,788 (95% loan-based)

%i Monthly obligations: ~\$1,727 (Est. mortgage \$882 + auto \$805 + minimum payments ~\$40)

%i Unknown income level (employment info shows two employers)

%i Multiple recent address changes (SC and FL) suggest possible relocation/instability

5. REVOLVING ACCOUNT ACTIVITY

%i \$4,474 current revolving debt on \$52,050 available credit

%i 9% utilization is good, but sudden increases possible

%i Pattern shows ability to carry balances

6. ACCOUNT CLOSURE PATTERN

%i 13 closed accounts (mostly credit cards)

%i Multiple closures by creditor (not consumer-initiated)

%i Suggests accounts closed due to inactivity or management

%i AMEX closed due to inactivity (higher risk indicator)

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