

# CREDIT REPORT SUMMARY

Experian | TransUnion | Equifax

# 745

FICO® Score 8

VERY GOOD

✓ **Strong Personal Credit:** Despite business challenges, founder maintains excellent personal credit history. This could support startup exception consideration with personal guarantee.

## CONSUMER INFORMATION

Name:	JASON HYUN PARK	Report Date:	November 28, 2024
SSN:	***-**-8901	Date of Birth:	September 3, 1991
Address:	2145 Innovation Way, Apt 1204, San Jose, CA 95131		
Employment:	CEO, Nexus Digital Solutions Inc (Since April 2024)   Former: Google (2016-2024)		

## SCORE FACTORS

Factor	Impact	Status
Payment History (35%)	<div style="width: 100%;"><div style="width: 100%;">Excellent - No late payments</div></div>	Excellent - No late payments
Credit Utilization (30%)	<div style="width: 60%;"><div style="width: 100%;">Fair - 28% utilization (increased recently)</div></div>	Fair - 28% utilization (increased recently)
Length of Credit History (15%)	<div style="width: 100%;"><div style="width: 100%;">Good - 8 years average</div></div>	Good - 8 years average
Credit Mix (10%)	<div style="width: 100%;"><div style="width: 100%;">Good - Diverse accounts</div></div>	Good - Diverse accounts
New Credit (10%)	<div style="width: 40%;"><div style="width: 100%;">Fair - 4 inquiries in 12 months</div></div>	Fair - 4 inquiries in 12 months

## ACCOUNT SUMMARY

Account Type	Open	Total Balance	Credit Limit
Revolving (Credit Cards)	4	\$22,400	\$80,000
Auto Loan (Tesla Model 3)	1	\$28,500	N/A
Student Loans	1	\$45,000	N/A

## PAYMENT HISTORY

✓ On-Time Payments (Last 24 months)	96 / 96 (100%)
Late Payments	0
Collections	0
Bankruptcies	0

## PUBLIC RECORDS

- ✓ No bankruptcies
- ✓ No tax liens
- ✓ No judgments

## EMPLOYMENT & INCOME HISTORY

Period	Employer	Position	Annual Income
Apr 2024 - Present	Nexus Digital Solutions Inc	CEO/Founder	\$60,000 (reduced)
2016 - Mar 2024	Google LLC	Senior Software Engineer	\$285,000

\* Income reduced significantly after leaving Google to start company

## ASSETS (Self-Reported)

Personal Savings	\$35,000
Investment Accounts (Google RSUs vested)	\$180,000
401(k) Balance	\$145,000

<b>Total Liquid Assets Available for Guarantee</b>	<b>\$215,000</b>
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