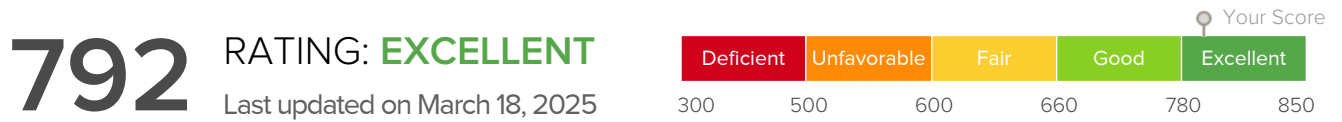


DOO KIM, here's a snapshot of your Credit Report.

## CREDIT SCORE, RATING & CREDIT REPORT CARD



<b style="color: green; font-size: 24px;">A</b> <b>Payment History</b>	<b style="color: green; font-size: 24px;">B</b> <b>Credit Usage</b>	<b style="color: green; font-size: 24px;">A</b> <b>Total Balances</b>	<b style="color: green; font-size: 24px;">A</b> <b>Credit Age</b>	<b style="color: green; font-size: 24px;">A</b> <b>Recent Credit</b>
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## PERSONAL INFORMATION

Name(s) on file: DOO KIM DOOYOUNG KIM KIM DOOYOUNG	Current address: 458 MAIN ST, PORT WASHINGTON, NY, 11050
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## CREDIT REPORT SUMMARY


Total Accounts:	14	Delinquent:	0
Open:	4	Derogatory:	0
Closed:	10	Credit Inquiries:	0
Total Balances:	\$787,944	Public Records:	0
Monthly Payments:	\$6,893		






DOO KIM, here are details of all your Accounts.

## LOANS - 7

<

	CITIZENS ONE - 293003*****	Highest Balance	Current Balance	% Paid off	14%		
		\$749,990	\$643,983	<div><div></div></div>			
Account Type:		Conventional real estate mortgage		Payment History:			
Account Status:		Open		Jan Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec			
Open Since:		01/06/2020		— — — — — — — — — — — —			
Last Account Activity:		03/03/2025		— — — — — — — — — — — —			
Loan Term:		360 months		— — — — — — — — — — — —			
Monthly Payment:		\$5,080		— — — — — — — — — — — —			

<div> VOLVOCARLSE - 330300****</div>		Highest Balance	Current Balance	% Paid off										
		\$20,766	\$0	<div><div></div></div>	100%									
Account Type:	Auto Lease	Payment History:												
Account Status:	Closed	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	
Open Since:	12/08/2020	—	—	—	—	—	—	—	—	—	—	—	—	2019
Last Account Activity:	10/31/2023	—	—	—	—	—	—	—	—	—	—	—	✓	2020
Loan Term:	36 months	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	2021
Monthly Payment:	\$0	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	2022
		✓	✓	✓	✓	✓	✓	✓	✓	✓	—	—	—	2023

 On time payment
  Late payment
  Payment Plan/ Foreclosure/ Chargeoff
  N/A
  Payment status unknown

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TOYOTA MTR - 20492J\*\*\*\*

Highest Balance

\$17,460

Current Balance

\$0

% Paid off

100%

Account Type:

Auto Lease

Account Status:

Closed

Open Since:

07/10/2014

Last Account Activity:

06/30/2017

Loan Term:


36 months

Monthly Payment:


\$0


Payment History:

Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	
—	—	—	—	—	—	—	—	—	—	—	—	2013
—	—	—	—	—	—	✓	✓	✓	✓	✓	✓	2014
✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	2015
✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	2016
✓	✓	✓	✓	✓	—	—	—	—	—	—	—	2017

<div></div> <div>FLAGSTARBANK - 646050*****</div>		Highest Balance	Current Balance	% Paid off										
		\$744,000	\$0	<div></div>	100%									
Account Type:	Conventional real estate mortgage	Payment History:												
		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	
		—	—	—	—	—	—	—	—	—	—	—	—	2015
Account Status:	Closed	—	—	—	—	—	—	—	—	—	—	—	—	2016
Open Since:	06/14/2018	—	—	—	—	—	—	—	—	—	—	—	—	2017
Last Account Activity:	01/06/2020	U	U	U	U	U	U	✓	✓	✓	✓	✓	✓	2018
		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	2019
Loan Term:	360 months													
Monthly Payment:	\$0													

## CREDIT AND RETAIL CARDS - 7

<div> US BANK - 471927*****</div>		Credit Limit	Current Balance	Credit Utilization										
		\$19,500	\$8,812	<div><div></div></div> 45%										
Account Type:	Credit Card	Payment History:												
Account Status:	Open	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	
Open Since:	10/01/2010	—	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	2021
Last Account Activity:	02/28/2025	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	2022
		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	2023
		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	2024
		✓	—	—	—	—	—	—	—	—	—	—	—	2025

<div></div> <div>KEYBANK NA - 375831*****</div>		<div>Credit Limit</div> <div>\$221,000</div>	<div>Current Balance</div> <div>\$109,436</div>	<div>Credit Utilization</div> <div><div></div></div> <div>50%</div>																																																																																					
<div>Account Type:</div>	<div>Home equity</div>	<div>Payment History:</div> <table><thead><tr><th>Jan</th><th>Feb</th><th>Mar</th><th>Apr</th><th>May</th><th>Jun</th><th>Jul</th><th>Aug</th><th>Sep</th><th>Oct</th><th>Nov</th><th>Dec</th><th></th></tr></thead><tbody><tr><td>—</td><td>✓</td><td>✓</td><td>✓</td><td>✓</td><td>✓</td><td>✓</td><td>✓</td><td>✓</td><td>✓</td><td>✓</td><td>✓</td><td>2021</td></tr><tr><td>✓</td><td>✓</td><td>✓</td><td>✓</td><td>✓</td><td>✓</td><td>✓</td><td>✓</td><td>✓</td><td>✓</td><td>✓</td><td>✓</td><td>2022</td></tr><tr><td>✓</td><td>✓</td><td>✓</td><td>✓</td><td>✓</td><td>✓</td><td>✓</td><td>✓</td><td>✓</td><td>✓</td><td>✓</td><td>✓</td><td>2023</td></tr><tr><td>✓</td><td>✓</td><td>✓</td><td>✓</td><td>✓</td><td>✓</td><td>✓</td><td>✓</td><td>✓</td><td>✓</td><td>✓</td><td>✓</td><td>2024</td></tr><tr><td>✓</td><td>—</td><td>—</td><td>—</td><td>—</td><td>—</td><td>—</td><td>—</td><td>—</td><td>—</td><td>—</td><td>—</td><td>2025</td></tr></tbody></table>										Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec		—	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	2021	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	2022	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	2023	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	2024	✓	—	—	—	—	—	—	—	—	—	—	—	2025
Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec																																																																														
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<div>Open Since:</div>	<div>12/10/2020</div>																																																																																								
<div>Last Account Activity:</div>	<div>02/28/2025</div>																																																																																								

✓ On time payment      ● Late payment      ✗ Payment Plan/ Foreclosure/ Chargeoff      — N/A      U Payment status unknown

SYNCB/TJXDC - 524366\*\*\*\*\*

Credit Limit

\$1,024

Current Balance

\$0

Credit Utilization

0%

Account Type:

Credit Card

Account Status:

Closed

Open Since:

02/28/2019

Last Account Activity:

08/11/2019

Payment History:

Jan

Feb

Mar

Apr

May

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Jul

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Nov

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2022

SYNCB/TJXDC - 524366\*\*\*\*\*

Credit Limit

\$2,900

Current Balance

\$0

Credit Utilization

0%

Account Type:

Credit Card

Account Status:

Closed

Open Since:

02/28/2019

Last Account Activity:

12/04/2019

Payment History:

Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	
—	—	—	—	—	—	—	—	—	—	—	—	2017
—	—	—	—	—	—	—	—	—	—	—	—	2018
—	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	2019
✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	2020
✓	✓	✓	✓	✓	—	—	—	—	—	—	—	2021

SANTANDER BK - 172172\*\*\*\*\*

Credit Limit

\$10,000

Current Balance

\$0

Credit Utilization

0%

Account Type:

Credit Card

Account Status:

Closed

Open Since:

11/06/2017

Last Account Activity:

06/04/2020

Payment History:

Jan

Feb

Mar

Apr

May

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2020

SANTANDER BK - 172172\*\*\*\*\*

Credit Limit

\$9,200

Current Balance

\$0

Credit Utilization

0%

Account Type:

Credit Card

Account Status:

Closed

Open Since:

06/30/2015

Last Account Activity:

08/29/2017

Payment History:

Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	
—	—	—	—	—	—	—	—	—	—	—	—	2014
—	—	—	—	—	—	✓	✓	✓	✓	✓	✓	2015
✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	2016
✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	2017
✓	—	—	—	—	—	—	—	—	—	—	—	2018

✓ On time payment     
 ● Late payment     
 ✗ Payment Plan/  
Foreclosure/ Chargeoff     
 — N/A     
 U Payment status unknown

SANTANDER BK - 617401\*\*\*\*\*

Credit Limit

\$25,000

Current Balance

\$0

Credit Utilization

0%

Account Type:

Line of credit

Account Status:

Closed

Open Since:

08/05/2015

Last Account Activity:

02/06/2020

Payment History:

Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	
—	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	2016
✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	2017
✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	2018
✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	2019
✓	—	—	—	—	—	—	—	—	—	—	—	2020

✓ On time payment     
 ● Late payment     
 ✗ Payment Plan/  
Foreclosure/ Chargeoff     
 — N/A     
 U Payment status unknown

DOO KIM, here are all your hard inquiries.

## INQUIRIES: 0

No Inquiries found.

DOO KIM, here are all your public records.

## **PUBLIC RECORDS: 0**

No Public Records found.



DOO KIM, here are all your available offers.

## AVAILABLE OFFERS

No available offers found.