



Annual Credit Review

I undertook a full review of Amir Omar's credit record as part of an annual review I perform for clients. The following statements reflect my professional assessment of, and details about, his credit file.

Amir has exceptional credit and coupled with his annual income from his role at HydroPoint Data Systems, could comfortably qualify for an additional home improvement, personal, or vacation/investment property loan he might reasonably consider.

- Amir's three primary credit scores are: Experian 725; TransUnion 740; Equifax 733.
- As of 03/07/2025, Amir carries no revolving debt and pays off his credit cards monthly.
- Amir carries a home loan with a rate of 2.86%; a car loan at 1.9%. He holds both assets with greater than 30% equity.
- Amir's income and credit history qualifies him at the top tier for any consumer discretionary loans he may consider.

Thank you,

Amit Vaghela 03/07/2025

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