

CLARENCE KYLE PAGUNSAN

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EXPERIENCE

Founding Engineer, MortgageMind

Feb 2026 - Present

- Building a fintech SaaS platform that gives mortgage loan officers instant, LLPA-adjusted rate pricing and refinance analytics across their full client book.
- Architected a pricing engine in TypeScript that computes break-even thresholds, net worth comparisons, and optimal rate selection using the Agarwal-Driscoll-Ladd model.
- Developed an admin panel for daily rate grid management, state-level LLPA adjustments, and field visibility controls that push live to all users via Supabase Realtime.
- Built with Next.js, React, TypeScript, Tailwind CSS, Supabase (PostgreSQL), and TanStack Query.

Full-Stack Developer, Horizon

Nov 2025 - Jan 2026

- Led the migration of a client's legacy PHP tool suite to a modern Next.js and React architecture, ensuring 1:1 visual parity and functional consistency.
- Designed and developed a premium-tier redesign of the company homepage using Tailwind CSS and React to elevate brand identity.
- Integrated AI-driven workflows to accelerate feature implementation and utilized Docker for consistent local development environments.

Software Engineering Intern, Baguio City Health Services Office

May 2025 - March 2026

- Collaborate with a development team to design software solutions that streamline public health data management across Baguio City.
- Translate real-world public health needs into practical software engineering solutions, supporting the city's digital and paperless initiatives.

PROJECTS

HSO Nutrition Data Management System

2025

- Architected a nutrition data management system for the Baguio City Health Services Office, consolidating records across 119 barangay health centers.
- Containerized the application using Docker and automated record parsing into validated dashboards, reducing manual consolidation from 2 weeks to under 1 day.

SRO Management System (Full-Stack Web App)

2025

- Co-developed a full-stack web application with Vite, React, Tailwind, and ShadCN, replacing a legacy Google Suite system with a modern interface.
- Implemented Google Auth and PostgreSQL integration via Supabase for secure authentication and persistent storage.

Senior Citizen Records Management System

2024

- Developed a record management system using Excel and VBA scripts, optimizing data entry and analytics for over 68,000 records.
- Improved processing efficiency by 90%, reducing report generation time from 4 days to under 4 hours.

SKILLS

Languages & Tools: TypeScript, JavaScript, Python, Java, C, SQL, Docker, Git

Frameworks & Libraries: Next.js, React, Node.js, Tailwind CSS, ShadCN, Supabase, PostgreSQL

EDUCATION

University of the Philippines Baguio
Bachelor of Science in Computer Science

Aug 2022 - Present