

# FCRA Analysis Report

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Case #BAG-FCRA-2025-0106

December 15, 2025

# Executive Summary

CASE STRENGTH

**8/10**

STANDING SCORE

**3/10**

VIOLATIONS FOUND

**9**

ESTIMATED VALUE

**\$8.0K**

## Key Finding

Based on our analysis, your credit report contains 9 violations of the Fair Credit Reporting Act. 0 of these violations (0%) appear to be willful, which could increase damages.

## What This Means for You

These violations give you legal standing to dispute inaccurate information and potentially recover damages. We recommend proceeding with Round 1 dispute letters to the credit bureaus.

# Your Rights Under the FCRA

The Fair Credit Reporting Act (FCRA) gives you important rights regarding your credit information:

## Key Protections

- **§604 – Permissible Purposes:** Your credit report can only be accessed for legitimate purposes
- **§605 – Obsolete Information:** Most negative information must be removed after 7 years
- **§607 – Accuracy Requirements:** All information must be accurate and complete
- **§609 – Disclosure Rights:** You have the right to know what's in your file
- **§611 – Dispute Rights:** You can dispute inaccurate or incomplete information
- **§623 – Furnisher Duties:** Creditors must report accurate information

## Your Legal Remedies

When these rights are violated, you may be entitled to:

- Statutory damages (\$100–\$1,000 per violation)
- Actual damages for proven harm
- Punitive damages for willful violations
- Attorney fees and costs

# Violation Summary

Violation Type	FCRA Section	Count	Willful
Bureau Contradiction – Date Last Active	§1681e(b)	3	No
Bureau Contradiction – Balance Discrepancy	§1681e(b)	6	No

## Most Critical Violations

The violations marked as "Willful" show patterns of deliberate non-compliance with FCRA requirements. These carry potential for enhanced damages.

# Account Analysis

Bureau-by-bureau comparison of {len(accounts)} affected accounts:

## TD BANK NA

**Equifax:** 3-year discrepancy in Date

Las

**Experian:** 3-year discrepancy in Date

Las

**TransUnion:** 3-year discrepancy in

Date Las

## NISSAN-INFINITI LT

**Equifax:** \$489 balance discrepancy

betwe

**Experian:** \$489 balance discrepancy

betwe

**TransUnion:** \$489 balance discrepancy

betwe

## TD BANK N.A. (Line of Credit)

**Equifax:** Material balance contradiction

**Experian:** Material balance  
contradiction

**TransUnion:** Material balance  
contradiction

**Note:** Discrepancies between bureaus often indicate FCRA violations, as furnishers are required to report consistent, accurate information.

# Damages & Settlement Strategy

## Estimated Damages

Category	Conservative	Moderate	Aggressive
Statutory Damages	\$4,388	\$8,775	\$13,162
Settlement Target	<b>\$4,388</b>	<b>\$8,775</b>	<b>\$13,162</b>

## Recommended Strategy

**Phase 1: Dispute Letters** – We'll file formal disputes with the credit bureaus (Round 1)

**Phase 2: Bureau Investigation** – Bureaus have 30-45 days to investigate

**Phase 3: Evaluation** – Review results and determine next steps (demand letter or litigation)

# Next Steps

## Timeline

1. **Week 1-2:** Review and approve this analysis
2. **Week 3-4:** File initial dispute letters to all three bureaus
3. **Week 5-8:** Bureau investigation period (30-45 days required by law)
4. **Week 9+:** Evaluate results and determine next steps

## What We Need From You

- Review and approve this analysis
- Provide any additional documentation (if requested)
- Authorize dispute letter generation
- Respond to bureau correspondence (we'll guide you)

## How to Proceed

Reply to the email that accompanied this report with "**APPROVED**" to authorize us to proceed with Round 1 dispute letters.

**Questions?** Contact us at:

Email: support@brightpathascend.com

Phone: (555) 123-4567

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Brightpath Ascend Group

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Generated December 15, 2025