

## FCRA LITIGATION ANALYSIS REPORT

Client: Daniel Fermin

Analysis ID: 32

Date: 2025-11-23 04:17:50

CASE STRENGTH SCORE: 3/10

VIOLATIONS IDENTIFIED: 2

\* 607(b) - Inaccurate Information - Data Inconsistencies (TransUnion/Experian/Equifax)

Inconsistent reporting dates, balances, and high credit amounts across bureaus with future dating violations

Willful: No

Statutory Damages: \$100.0-\$1000.0

\* 607(b) - Inaccurate Payment History (Experian)

Reports past due history inconsistent with other bureaus showing clean payment record

Willful: No

Statutory Damages: \$100.0-\$1000.0

### STANDING ANALYSIS:

\* Concrete Harm: No

\* Dissemination: Yes

\* Causation: No

### DAMAGES CALCULATION:

\* Actual Damages: \$0.0

\* Statutory Damages: \$1500.0

\* Punitive Damages: \$0.0

\* Total Exposure: \$5250.0

\* Settlement Target (65%): \$3412.5