

# BRIGHTPATH ASCEND

FCRA Litigation Analysis

## Your Credit Analysis Report

Comprehensive FCRA Violations Analysis

**Prepared for:** Wendy Perdomo

**Report Date:** December 12, 2025

15

\$23,250

Strong  
Case Strength

### What This Means

Our comprehensive analysis has identified **15 violations** of the Fair Credit Reporting Act (FCRA) across your credit reports. These violations represent potential legal claims with a total exposure of **\$23,250**.

The FCRA is a federal law that protects consumers by ensuring credit reporting agencies maintain accurate information. When they fail to do so, you may be entitled to statutory damages, actual damages, and attorney fees.

### Key Findings

#### TransUnion

- **TD BANK NA**

Bureau Contradiction - Date Last Active

3-year discrepancy in Date Last Active between Experian (2022) and other bureaus (2025) |

Date Last Active: 05/10/2025

- **TD BANK N.A. (Line of Credit)**

Bureau Contradiction - Balance Discrepancy

Material balance discrepancy - TransUnion reports \$987 while other bureaus report \$0 |

Balance: \$987.00

- **NISSAN-INFINITI LT**

Bureau Contradiction - Balance Discrepancy

\$489 balance difference between Experian and other bureaus exceeds materiality threshold |

Balance: \$14,180.00

- **AMEX/CBNA**

Duplicate Accounts

Same account number reported twice with different open dates - Metro 2 format violation |

Account #377481XXXXX opened 07/24/2019 and 10/21/2024

- **COMENITYCB/ULTA MC**

Duplicate Accounts

Same account number reported twice with different open dates - Metro 2 format violation |

Account #536817XXXXXX opened 02/19/2022 and 01/26/2019

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## Experian

- **TD BANK NA**

Bureau Contradiction - Date Last Active

3-year discrepancy in Date Last Active between Experian (2022) and other bureaus (2025) |

Date Last Active: 06/01/2022

- **TD BANK N.A. (Line of Credit)**

Bureau Contradiction - Balance Discrepancy

Material balance discrepancy - TransUnion reports \$987 while other bureaus report \$0 |

Balance: \$0.00

- **NISSAN-INFINITI LT**

Bureau Contradiction - Balance Discrepancy

\$489 balance difference between Experian and other bureaus exceeds materiality threshold |

Balance: \$13,691.00

- **AMEX/CBNA**

Duplicate Accounts

Same account number reported twice with different open dates - Metro 2 format violation |

Account #377481XXXXX opened 07/24/2019 and 10/21/2024

- **COMENITYCB/ULTA MC**

Duplicate Accounts

Same account number reported twice with different open dates - Metro 2 format violation |  
Account #536817XXXXXX opened 02/19/2022 and 01/26/2019

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## Equifax

- **TD BANK NA**

Bureau Contradiction - Date Last Active

3-year discrepancy in Date Last Active between Experian (2022) and other bureaus (2025) |  
Date Last Active: 05/12/2025

- **TD BANK N.A. (Line of Credit)**

Bureau Contradiction - Balance Discrepancy

Material balance discrepancy - TransUnion reports \$987 while other bureaus report \$0 |  
Balance: \$0.00

- **NISSAN-INFINITI LT**

Bureau Contradiction - Balance Discrepancy

\$489 balance difference between Experian and other bureaus exceeds materiality threshold |  
Balance: \$14,180.00

- **AMEX/CBNA**

Duplicate Accounts

Same account number reported twice with different open dates - Metro 2 format violation |  
Account #377481XXXXX opened 07/24/2019 and 10/21/2024

- **COMENITYCB/ULTA MC**

Duplicate Accounts

Same account number reported twice with different open dates - Metro 2 format violation |  
Account #536817XXXXXX opened 02/19/2022 and 01/26/2019

## Next Steps

1. **Review this report** carefully. Note any accounts or violations you recognize, and gather supporting documentation.
2. **Contact us** to discuss your case. We'll explain your options and the litigation process.

3. **Gather documentation** including credit reports, denial letters, correspondence with creditors, and proof of identity theft (if applicable).
4. **Act promptly.** FCRA claims have statute of limitations, typically 2-5 years depending on the violation type.

## Damages Breakdown

Damage Type	Amount
Statutory Damages	\$11,250
Actual Damages	\$2,000
Punitive Damages (if willful)	\$0
<b>Total Exposure</b>	<b>\$23,250</b>
Settlement Target (65%)	\$15,112

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*This report is confidential and prepared for Wendy Perdomo. For questions or to discuss your case, contact  
Brightpath Ascend.*