

FCRA LITIGATION ANALYSIS REPORT

Client: Daniel Fermin

Analysis ID: 31

Date: 2025-11-23 04:04:19

CASE STRENGTH SCORE: 3/10

VIOLATIONS IDENTIFIED: 3

* 623(a)(1)(A) - Inconsistent Information Reporting (TransUnion/Experian)

Different last reported dates and inconsistent high credit amounts across bureaus for same account

Willful: No

Statutory Damages: \$100.0-\$1000.0

* 623(a)(1)(A) - Future Date Reporting (TransUnion)

Reporting Date Last Active as 10/06/2025, which appears to be future date

Willful: No

Statutory Damages: \$100.0-\$1000.0

* 623(a)(1)(A) - Inconsistent Payment History (Experian)

Reports past due history but payment history shows all current payments

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: \$2250.0

* Punitive Damages: \$0.0

* Total Exposure: \$6000.0

* Settlement Target (65%): \$3900.0