

FCRA Analysis Report

Wendy Perdomo

Case #BAG-FCRA-2025-0106

December 14, 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	\$4,388	\$8,775	\$13,162

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

Brightpath Ascend Group

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