

# Your Credit Analysis is Complete

Case #BAG-FCRA-0106 | Wendy Perdomo

Dear Wendy,

We've completed a comprehensive analysis of your credit report and found **9 violations** of the Fair Credit Reporting Act (FCRA).

## Most Compelling Violation

### Bureau Contradiction – Date Last Active

3-year discrepancy in Date Last Active between Experian (06/01/2022) and TransUnion/Equifax (05/2025) – material difference affecting account currency assessment | Date Last Active: 05/10/2025...

VIOLATIONS FOUND

**9**

CASE STRENGTH

**8/10**

SETTLEMENT PROBABILITY

**High**

AFFECTED ACCOUNTS

**3**

ESTIMATED CASE VALUE

**\$8.0K**

Settlement Range: \$6,142 – \$11,407

What happens next?

1. Review the detailed analysis attached to this email

2. Reply to this email with "**APPROVED**" to proceed
3. We'll file dispute letters on your behalf (Round 1)
4. Track progress through your client portal

**Ready to fix your credit report?**

Reply to this email or click below to approve and proceed.

**Reply APPROVED**

**Questions?** Our team is here to help. Reply to this email or call us at (555) 123-4567.

**Brightpath Ascend Group**

Confidential | Case: BAG-FCRA-0106