

Your FCRA Analysis Report

Prepared for: Wendy Perdomo

Report Date: December 11, 2025

Violations Found:	9
Total Exposure:	\$13,500
Case Strength:	Strong

What This Means

Our analysis has identified **9 violations** of the Fair Credit Reporting Act (FCRA) in your credit reports. These violations represent potential legal claims with a total exposure of **\$13,500**.

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 compensation.

Violations Identified

TransUnion

§1681e(b)	Bureau Contradiction - Date Last Active
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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

§1681e(b)

Bureau Contradiction - Balance Discrepancy

Material balance contradiction - TransUnion reports \$987 balance while Experian and Equifax report \$0, affecting credit utilization calculations | Balance: \$987.00

§1681e(b)

Bureau Contradiction - Balance Discrepancy

\$489 balance discrepancy between Experian and other bureaus exceeds materiality threshold, affecting debt-to-income calculations | Balance: \$14,180.00

Experian

§1681e(b)

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: 06/01/2022

§1681e(b)	Bureau Contradiction - Balance Discrepancy
Material balance contradiction - TransUnion reports \$987 balance while Experian and Equifax report \$0, affecting credit utilization calculations Balance: \$0.00	

§1681e(b)	Bureau Contradiction - Balance Discrepancy
\$489 balance discrepancy between Experian and other bureaus exceeds materiality threshold, affecting debt-to-income calculations Balance: \$13,691.00	

Equifax

§1681e(b)	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: 05/12/2025	

§1681e(b)	Bureau Contradiction - Balance Discrepancy
Material balance contradiction - TransUnion reports \$987 balance while Experian and Equifax report \$0, affecting credit utilization calculations Balance: \$0.00	

\$1681e(b)	Bureau Contradiction - Balance Discrepancy
\$489 balance discrepancy between Experian and other bureaus exceeds materiality threshold, affecting debt-to-income calculations Balance: \$14,180.00	

Damages Breakdown

Damage Type	Amount
Statutory Damages	\$6,750
Actual Damages	\$500
Punitive Damages (if willful)	\$0
Total Exposure	\$13,500
Settlement Target (65%)	\$8,775

Next Steps

1. **Review this report** carefully and note any questions you may have.
2. **Contact us** to discuss your case and potential legal action.
3. **Gather documentation** including credit reports, denial letters, and correspondence.

This report is confidential and prepared for Wendy Perdomo. For questions, contact Brightpath Ascend.