

FCRA LITIGATION ANALYSIS REPORT

Client: Daniel Fermin

Analysis ID: 32

Date: 2025-11-23 04:17:50

CASE STRENGTH SCORE: 3/10

VIOLATIONS IDENTIFIED: 2

* 607(b) - Inaccurate Information - Data Inconsistencies (TransUnion/Experian/Equifax)

Inconsistent reporting dates, balances, and high credit amounts across bureaus with future dating violations

Willful: No

Statutory Damages: \$100.0-\$1000.0

* 607(b) - Inaccurate Payment History (Experian)

Reports past due history inconsistent with other bureaus showing clean payment record

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: \$1500.0

* Punitive Damages: \$0.0

* Total Exposure: \$5250.0

* Settlement Target (65%): \$3412.5