



PERSONAL & CONFIDENTIAL

June 16, 2022

Lawrence Bottorff
P.O. Box 1302
Grand Marais, MN 55604

Dear Lawrence Bottorff:

We are in receipt of your consumer statement dated 06/14/2022 concerning information on your background investigation.

Please note that a consumer dispute, including the documents you have provided to us, has been added to your file with Truescreen. We have updated your Screening Report to include the consumer statement that you have submitted. We will forward this information to The Corporation for National and Community Services (CNCS) for their review, including documents provided.

Following any notation as to disputed information, we must, upon your request, furnish your consumer statement and a notification that information has been disputed by you (along with a codification or summary of such dispute), if applicable, to any person specifically designated by you who has received a consumer report for employment purposes within the past two years (or who has received a report for any other purpose within the past year) that contained the disputed or deleted information.

As such, upon your request, we will send this notification to any person that has received a consumer report containing the disputed or deleted information for employment purposes within the past two years or for any other purpose within the past year. **In order for us to do so, please forward such request to us in writing, and designate the person or persons you would like it sent to.**

Also enclosed is “A Summary of Your Rights Under the Fair Credit Reporting Act” as mandated by the Fair Credit Reporting Act (as amended by the Consumer Credit Reporting Reform Act of 1996), 15 U.S.C 1681.

Please feel free to contact the Consumer Care Department if you have any questions at (800) 260-1680 during the business hours of 8 a.m. to 10 p.m. EST or visit our website at <https://consumercare.truescreen.com/>.

Sincerely,

Consumer Care

Encl.

SCREENING REPORT



Lawrence Bottorff

xxx-xx-8845

REPORT #

8943794

CASE STATUS

Review

SERVICE	DESCRIPTION	STATUS
Subject Data	Lawrence Bottorff (xxx-xx-8845)	
Sex Offenders	Subject Name: Lawrence Bottorff State: Dru Sjodin National Sex Offender Search	
State Criminal and Other Offenses	Felony, Misdemeanor and Other Offenses - Yellow Medicine, Minnesota (Last update: 6/15/2022)	

KEY: Pass Review Pending

Please Notice

Please be advised that Truescreen's "Pass/Review" ratings are exclusively based on objective standards of interpreting background information legally obtained under The Fair Credit Reporting Act (15 U.S.C. section 1681). Such "Pass/Review" assessments should not be inferred nor understood as legally binding indications, recommendations or consumer rating assessments by Truescreen, Inc. Any and all interpretive procedures utilized in characterizing what constitutes all "Pass/Review" ratings are established individually by each client of Truescreen, Inc. and are merely included in said report for that client's specific requirements. Truescreen, Inc. does not make any employment or contracting decisions for its clients based on background information in accordance with section 1681m of the FCRA. Please note, Truescreen may have redacted some information appearing on the following page(s) in accordance with (1) the terms of the applicable services agreement (including the end-user certification regarding the user's compliance with state and federal equal employment opportunity laws), (2) applicable law (including the Fair Credit Reporting Act (FCRA)), or (3) both (1) and (2). The fact that information was redacted should not be used in any employment decision.

Minnesota + NSOPW

Lawrence Bottorff

xxx-xx-8845

CLIENT	CLIENT CODE
Reading & Math, Inc.	947-229
REQUESTER	REPORT #
Jennifer Faber / 18ACHMN0010007, Yes, Y, MN, No – Will verify later	8943794
REQUEST DATE	DELIVERY DATE
06/14/2022	06/15/2022
CASE CREATED DATE	
06/14/2022	

Personal & Confidential

This report is only to be used in strict adherence to the terms and conditions set forth in the Agreement between Truescreen and its client. © Truescreen, Inc., 2022. All rights reserved. Truescreen, Inc. is a subsidiary of Vertical Screen, Inc. Direct any questions to Truescreen, P.O. Box 541, Southampton, PA 18966, (800) 803-9042, Fax: 215 396-2678.

SCREENING REPORT



SERVICE

STATUS

Subject Data

Review



Name: Lawrence Bottorff

Date of Birth: xx/xx/xxxx

Social Security /ID#: xxx-xx-8845

SSN/ID# Validation

State Issued:	TN
Date Issued:	01/01/1972-12/31/1974
DOB Scan:	Clear
Death Index:	Clear
Valid SSN/ID#:	Yes

Current Address: P.O. Box 1302
Grand Marais, MN 55604
Cook County
United States

Other Addresses: None

Comments: Please note the subject has provided a statement for the information above/below.

SERVICE

STATUS

Sex Offender Registry

Pass



Source Searched: Dru Sjodin National Sex Offender Search

Date of Search: 06/14/2022

Subject Covered: Lawrence Bottorff

Date of Birth: xx/xx/xxxx

Search Results: No Records Found

Comments: None

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Total Criminal Court Score	0
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SERVICE

State Criminal and Other Offenses

STATUS

Pass



Last update: 06/15/2022

Source Searched:	Minnesota Dept. of Public Safety Bureau of Criminal Apprehen
Records Covered:	Felony, Misdemeanor and Other Offenses
Date of Search:	06/14/2022 (Updated 06/15/2022)
Subject Covered:	Lawrence Bottorff
Search Results:	No records found
Comments:	None

End of Report

Copy of Consumer Statement Attached Document Attached

m MINNESOTA **DRIVER'S LICENSE**
USA

NOT FOR FEDERAL IDENTIFICATION


1 **BOTTORFF**
2 **LAWRENCE WHITMORE**
8 **801 W 5TH ST**
APT A-4
GRAND MARAIS, MN 55604-3221

4d DL# **W443-234-276-711** 4a ISS **02/01/2022**
3# DOB **01/07/1956** 4b EXP **01/07/2026**
9 CLASS **D** 9a END **NONE**
12 RESTR **NONE**

DCNR

15 SEX **M** 17 WGT **140 lb**
16 HGT **6'-02"** 18 EYES **HAZ**

5# DD **00000005939809** **01/07/56**



Copy of Consumer Statement Attached

When I applied for my SSN I gave Larry W. Bottorff Jr. as my name when in reality I am Lawrence Whitmore Bottorff Jr. See my drivers license for verification.

SCREENING REPORT



Para información en español, visite www.consumerfinance.gov/learnmore o escribe al Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.

A Summary of Your Rights Under the Fair Credit Reporting Act

The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Here is a summary of your major rights under the FCRA. **For more information, including information about additional rights, go to www.consumerfinance.gov/learnmore or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.**

- **You must be told if information in your file has been used against you.** Anyone who uses a credit report or another type of consumer report to deny your application for credit, insurance, or employment - or to take another adverse action against you - must tell you, and must give you the name, address, and phone number of the agency that provided the information.
- **You have the right to know what is in your file.** You may request and obtain all the information about you in the files of a consumer reporting agency (your "file disclosure"). You will be required to provide proper identification, which may include your Social Security number. In many cases, the disclosure will be free. You are entitled to a free file disclosure if:
 - a person has taken adverse action against you because of information in your credit report;
 - you are the victim of identity theft and place a fraud alert in your file;
 - your file contains inaccurate information as a result of fraud;
 - you are on public assistance;
 - you are unemployed but expect to apply for employment within 60 days.

In addition, all consumers are entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See www.consumerfinance.gov/learnmore for additional information.

- **You have the right to ask for a credit score.** Credit scores are numerical summaries of your credit-worthiness based on information from credit bureaus. You may request a credit score from consumer reporting agencies that create scores or distribute scores used in residential real property loans, but you will have to pay for it. In some mortgage transactions, you will receive credit score information for free from the mortgage lender.
- **You have the right to dispute incomplete or inaccurate information.** If you identify information in your file that is incomplete or inaccurate, and report it to the consumer reporting agency, the agency must investigate unless your dispute is frivolous. See www.consumerfinance.gov/learnmore for an explanation of dispute procedures.
- **Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information.** Inaccurate, incomplete or unverifiable information must be removed or corrected, usually within 30 days. However, a consumer reporting agency may continue to report information it has verified as accurate.
- **Consumer reporting agencies may not report outdated negative information.** In most cases, a consumer reporting agency may not report negative information that is more than seven years old, or bankruptcies that are more than 10 years old.

SCREENING REPORT



- **Access to your file is limited.** A consumer reporting agency may provide information about you only to people with a valid need – usually to consider an application with a creditor, insurer, employer, landlord, or other business. The FCRA specifies those with a valid need for access.
- **You must give your consent for reports to be provided to employers.** A consumer reporting agency may not give out information about you to your employer, or a potential employer, without your written consent given to the employer. Written consent generally is not required in the trucking industry. For more information, go to www.consumerfinance.gov/learnmore.
- **You may limit “prescreened” offers of credit and insurance you get based on information in your credit report.** Unsolicited “prescreened” offers for credit and insurance must include a toll-free phone number you can call if you choose to remove your name and address from the lists these offers are based on. You may opt out with the nationwide credit bureaus at 1-888-5-OPTOUT (1-888-567-8688).
- The following FCRA right applies with respect to nationwide consumer reporting agencies:

CONSUMERS HAVE THE RIGHT TO OBTAIN A SECURITY FREEZE

You have a right to place a "security freeze" on your credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization. The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a security freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit.

As an alternative to a security freeze, you have the right to place an initial or extended fraud alert on your credit file at no cost. An initial fraud alert is a 1-year alert that is placed on a consumer's credit file. Upon seeing a fraud alert display on a consumer's credit file, a business is required to take steps to verify the consumer's identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting 7 years.

A security freeze does not apply to a person or entity, or its affiliates, or collection agencies acting on behalf of the person or entity, with which you have an existing account that requests information in your credit report for the purposes of reviewing or collecting the account. Reviewing the account includes activities related to account maintenance, monitoring, credit line increases, and account upgrades and enhancements.

- **You may seek damages from violators.** If a consumer reporting agency, or in some cases a user of consumer reports or a furnisher of information to a consumer reporting agency violates the FCRA, you may be able to sue in state or federal court.
- **Identity theft victims and active duty military personnel have additional rights.** For more information, visit www.consumerfinance.gov/learnmore.

States may enforce the FCRA, and many states have their own consumer reporting laws. In some cases, you may have more rights under state law. For more information, contact your state or local consumer protection agency or your state Attorney General. For information about your federal rights, contact:

TYPE OF BUSINESS:	CONTACT:
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SCREENING REPORT



TYPE OF BUSINESS:	CONTACT:
1.a. Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates	a. Consumer Financial Protection Bureau 1700 G Street N.W. Washington, DC 20552
b. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the CFPB:	b. Federal Trade Commission: Consumer Response Center 600 Pennsylvania Avenue, N.W. Washington, DC 20580 (877) 382-4357
2. To the extent not included in item 1 above:	
a. National banks, federal savings associations, and federal branches and federal agencies of foreign banks	a. Office of the Comptroller of the Currency Customer Assistance Group 1301 McKinney Street, Suite 3450 Houston, TX 77010-9050
b. State member banks, branches and agencies of foreign banks (other than federal branches, federal agencies, and Insured State Branches of Foreign Banks), commercial lending companies owned or controlled by foreign banks, and organizations operating under section 25 or 25A of the Federal Reserve Act	b. Federal Reserve Consumer Help Center P.O. Box 1200 Minneapolis, MN 55480
c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and insured state savings associations	c. FDIC Consumer Response Center 1100 Walnut Street, Box #11 Kansas City, MO 64106
d. Federal Credit Unions	d. National Credit Union Administration Office of Consumer Protection (OCP) Division of Consumer Compliance and Outreach (DCCO) 1775 Duke Street Alexandria, VA 22314
3. Air carriers	Asst. General Counsel for Aviation Enforcement & Proceedings Aviation Consumer Protection Division Department of Transportation 1200 New Jersey Avenue, S.E. Washington, DC 20590
4. Creditors Subject to the Surface Transportation Board	Office of Proceedings, Surface Transportation Board Department of Transportation 395 E Street, S.W. Washington, DC 20423
5. Creditors Subject to the Packers and Stockyards Act, 1921	Nearest Packers and Stockyards Administration area supervisor
6. Small Business Investment Companies	Associate Deputy Administrator for Capital Access United States Small Business Administration 409 Third Street, S.W., Suite 8200 Washington, DC 20416
7. Brokers and Dealers	Securities and Exchange Commission 100 F Street, N.E. Washington, DC 20549
8. Federal Land Banks, Federal Land Bank Associations, Federal Intermediate Credit Banks, and Production Credit Associations	Farm Credit Administration 1501 Farm Credit Drive McLean, VA 22102-5090
9. Retailers, Finance Companies, and All Other Creditors Not Listed Above	Federal Trade Commission Consumer Response Center 600 Pennsylvania Avenue, N.W. Washington, DC 20580 (877) 382-4357

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Attn: Consumer Disclosure
P.O. Box 541, Southampton, PA 18966
Toll-free phone – 800-260-1680