



Property Owners' Exchange Inc.

*6630 Baltimore National Pike, Suite 208, Baltimore, Maryland 21228
www.poeknows.com*

Dear _____:

We are thrilled to notify you that your application for residency has been approved.

As you know, a condition to the approval is _____

Our decision is based upon application of our rental policy to data obtained from Property Owners' Exchange, Inc. (**POE**), a consumer reporting agency, which may have played a part in the decision or may have recommended the decision. POE is able to explain why the decision was made and you may reach them as shown at the end of this letter.

The investigative report provided by POE may have included a consumer report from Trans Union and/or First Advantage SafeRent (SafeRent). Neither of those consumer-reporting agencies made the decision and neither Trans Union nor SafeRent is able to explain why the decision was made.

You have the right to dispute directly with POE and, if applicable, with Trans Union and SafeRent, the accuracy or completeness of the information provided by those consumer-reporting agencies. You have the right to obtain a free disclosure of your consumer file with POE and if applicable, Trans Union and SafeRent, if you request the report within sixty (60) days.



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POE is prepared to assist you and we recommend that, if you have any questions or comments regarding the consumer report or the decision, your initial contact be directed to Property Owners, Exchange, Inc, 6630 Baltimore National Pike, Suite 208, Baltimore, Maryland 21228.

Again, we are delighted that you have chosen us for your new home!

Very truly yours,

NAME

POSITION/TITLE

The consumer reporting agencies marked with an "X" were utilized for your application:

Property Owners' Exchange, Inc.
6630 Baltimore National Pike
Suite 208
Baltimore, Maryland 21228
410-719-0100
1-800-869-3200
www.poeknows.com
howard@poeknows.com

CoreLogic SafeRent
Consumer Relations
P.O. Box 509124
San Diego, CA 92150
1-888-333-2413
www.residentscreening.com
clientservices@saferent.com

Trans Union
P.O. Box 1000
Chester, PA 19022
1-800-888-4213
www.transunion.com