



**Property Owners' Exchange Inc.**

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

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**\*\*\*CONFIDENTIAL\*\*\***

Dear \_\_\_\_\_:

It is with regret that we are unable to accept your application for residence. Our decision is based upon application of our rental policy to information 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 to us. POE is able to explain why the decision was made and you may reach POE 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 CoreLogic SafeRent (SafeRent). Neither of those consumer-reporting agencies made the adverse decision and neither 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 any information provided.

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 your application, the consumer report, or the adverse decision, that you feel free to contact POE directly.

Enclosed are federal notices entitled, **A Summary of Your Rights Under The Fair Credit Reporting Act** and **Remedying the Effects of Identity Theft**.

If I may be of further service, please let me know.

Very Truly Yours,

Damian Levin  
Vice President

The consumer reporting agencies marked with a "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@safere.com

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