



**Property Owners' Exchange Inc.**

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

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

As stated in our prior letter, thank you for the opportunity to consider your request for employment. We have elected to not extend an offer of employment. As part of our application process, we obtained data from the consumer reporting agency(ies) indicated below:

Property Owners' Exchange, Inc. (POE)  
6630 Baltimore National Pike, Suite 208  
Baltimore, Maryland 21208  
800-869-3200  
www.poeknows.com  
howard@poeknows.com

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

Our decision may have been based, in whole or in part, upon application of our policy to the investigative consumer report obtained from Property Owners' Exchange, Inc. POE may have played a part in our decision or may have made recommendations to us regarding the adverse decision.

You have the right to dispute directly with Property Owners' Exchange, Inc. the accuracy or completeness of any information it has provided to us. Property Owners' Exchange, Inc. is prepared to review with you the report it provided to us and will re-investigate information you believe to be inaccurate. If requested in writing within 60 days, Property Owners' Exchange Inc., will provide you with a free, written disclosure of your consumer file, a copy of which is enclosed.



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If a consumer credit report was secured from Trans Union, that consumer reporting agency did not make this adverse decision nor did it make any recommendations regarding the decision. Its only role was to provide to us, through POE, a consumer credit report on you and Trans Union is unable to explain why the decision was made.

If a consumer credit report was secured from Trans Union, you have the right to dispute directly with Trans Union the accuracy or completeness of any information it has provided to us. You have the right to a free, written disclosure of your Trans Union consumer file if you make that request of Trans Union within 60 days of its report to us.

Enclosed are copies of the reports from Property Owners' Exchange, Inc. and, if applicable, Trans Union, and the summary of consumer rights entitled, **A Summary of Your Rights Under the Fair Credit Reporting Act** and the federal notice entitled, **Remedying the Effects of Identity Theft**.

If you have any questions regarding the investigative consumer report or if you wish to discuss the report, please contact Howard Levin at Property Owners' Exchange, Inc.

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

Very truly yours,