

EMPLOYMENT CONSUMER REPORT AUTHORIZATION

You have advised me that, in the normal course of processing my employment application, you may obtain a consumer report for employment purposes and/or an investigative consumer report for employment purposes, and I authorize you to do so.

I authorize you to secure an investigative consumer report for employment purposes which may include, but not necessarily be limited to, civil and criminal history records investigations, MVA driving records, social security number validation, verifications of education and employment histories.

I authorize your consumer reporting agency, Property Owners' Exchange Inc. (POE), to verify any and all information contained in this application and to inquire into my character, general reputation, personal characteristics and mode of living.

I authorize this form, in original, faxed, photocopied or electronic form (including electronically signed), to be valid for any investigative consumer report that may be requested.

Signature

Printed Name

Date

EMPLOYMENT CONSUMER REPORT DISCLOSURE

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This disclosure is to advise you that, in the normal course of processing your employment application, we may obtain a consumer report for employment purposes and/or an investigative consumer report for employment purposes. Property Owners' Exchange, Inc. (POE), a consumer-reporting agency, which may play a part in our decision or may make recommendations to us regarding our decision, will provide these reports. The report provided to us by POE may include a consumer report for employment purposes from a national consumer reporting agency. That national consumer reporting agency is not involved in our decision making and is unable to explain or provide information regarding our decision. The investigative consumer report provided by POE may include, but may not necessarily be limited to, the following:

- *social security number validation**
- *consumer report for employment purposes**
- *verification of employment history**
- *verification of education**
- *MVA driving record**
- *interview with the applicant**
- *civil and criminal public records**
- *criminal history records investigation**

Please note that a record of conviction and/or pending criminal charge is not an absolute bar to employment. Such information will be requested and considered, after a conditional offer of employment has been extended, only if there is a substantial relationship between the circumstances of the conviction and/or pending charge and the position being applied for. An applicant's failure to accurately and completely disclose his or her criminal conviction history, after a conditional offer of employment has been extended, may be grounds for removal from further consideration for a position or for termination of employment.

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You have the right, under Section 606(B) of the federal Fair Credit Reporting Act, to make a written request within a reasonable time for a complete and accurate disclosure of the nature and scope of the investigative consumer report.

By your signature on this Employment Consumer Report Disclosure, you acknowledge that you have signed the Employment Consumer Report Authorization and that you have received a copy of this Employment Consumer Report Disclosure and a copy of the federal notice of consumer rights entitled, A Summary of Your Rights under the Fair Credit Reporting Act.

Signature

Printed Name

Date

Your questions regarding the reports provided by POE may be directed to that company as follows:

**Attn: Damian Levin, Vice President
Property Owners' Exchange, Inc.
6630 Baltimore National Pike, Suite 208
Baltimore, Maryland 21228
Telephone: 1-800-869-3200
Facsimile: 1-800-869-7675
www.poeknows.com
Email: damian@poeknows.com**

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ADDITIONAL STATE LAW DISCLOSURES

If you are a California, Maine, Maryland, Massachusetts, Minnesota, New Jersey, New York, or Washington State applicant, employee or contractor, please also note:

CALIFORNIA: Pursuant to section 1786.22 of the California Civil Code, you may view the investigative consumer report maintained on you by POE during normal business hours. You may also obtain a copy of this investigative consumer report at no cost, upon submitting proper identification, by appearing at POE's office in person, during normal business hours and on reasonable notice or by mail. You may also receive a summary of the investigative consumer report by telephone, upon submitting proper identification and written request. The consumer reporting agency has trained personnel to discuss and explain your investigative consumer report to you, including any coded information, and will provide a written explanation of any coded information contained in your investigative consume report. If you appear in person, one other person may accompany you, provided that person furnishes proper identification. "Proper identification" includes documents such as a valid drivers' license, State ID card, social security account number, military identification card, and other documents deemed acceptable by POE. If you cannot identify yourself with such information, POE may require additional information concerning your employment and personal or family history to verify your identity.

**An investigative consumer report is a background report that may or may not include information obtained from personal interviews.

MAINE: You have the right, upon request, to be informed of whether an investigative consumer report was requested, the name and address of the consumer reporting agency furnishing the report. You may request and receive from the Company, within five business days of our receipt of your request, the name, address and telephone number of the nearest unit designated to handle inquires for the consumer reporting agency issuing an investigative consumer report concerning you. You also have the right, under Maine law, to request and promptly receive from all such agencies copies of any such reports.

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ADDITIONAL STATE LAW DISCLOSURES

MASSACHUSETTES: If we request an investigative consumer report, you have the right, upon written request, to a copy of the report.

MARYLAND: Consumer credit reports and/or credit history information may be requested for bona fide purposes that are substantially job-related. Such positions for which bona fide purposes exist that are substantially job-related are: managerial positions; positions that involve access to others' personal information (except for personal information customarily provided in a retail transactions); positions that involve fiduciary responsibility to the employer, including the authority to issue payments, collect debts, transfer money, or enter into contracts; positions that will be provided an expense account or a corporate credit card; and positions with access to trade-secret or other confidential business information.

MINNESOTA: You have the right in most circumstances to submit a written request to the consumer reporting agency for a complete and accurate disclosure of the nature and scope of any consumer report ordered about you. The consumer reporting agency must provide you with this disclosure within 5 days after its receipt of your request or the report was requested by the Company, whichever date is later.

NEW JERSEY: You have the right to submit a request to the consumer reporting agency for a copy of any investigative consumer report the Company requested about you. A summary of your rights under the New Jersey Fair Credit Reporting Act is set out below.

NEW YORK: You have the right, upon written request, to be informed of whether or not an investigative consumer report was requested. If an investigative consumer report is requested, you will be provided with the name and address of the consumer reporting agency furnishing the report. You may inspect and receive a copy of the report by contacting that agency.

WASHINGTON STATE: If the Company requests an investigative consumer report, you have the right, upon written request made within a reasonable period of time after your receipt of this disclosure, to receive from the Company a complete and accurate disclosure of the nature and scope of the investigation requested by the Company. You also have the right to request from the consumer reporting agency a written summary of your rights and remedies under the Washington Fair Credit Reporting Act.