

RESIDENT CONSUMER REPORT AUTHORIZATION

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

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

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 further authorize you to secure an investigative consumer report at any time, and any number of times, before, during and after my lease, if you have a legally permissible and legitimate business need for the information requested.

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

PROSPECTIVE RESIDENT CONSUMER REPORT DISCLOSURE

This disclosure is to advise you that, in the normal course of processing your prospective resident application, we may obtain a consumer report for prospective resident purposes and/or an investigative consumer report for prospective resident 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 consumer reports for prospective resident purposes from national consumer reporting agencies. Those national consumer reporting agencies are not involved in our decision making and are 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 credit report for prospective resident purposes
- *verification of resident history
- *verification of income
- *verification of employment history
- *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 leasing but such information will be considered. An applicant's failure to accurately and completely disclose his or her criminal conviction history may be grounds for removal from further consideration as a resident and/or occupant.

You hereby affirm that your answers on this application to lease are true and correct and that you have not knowingly withheld any fact or circumstance which would, if disclose, affect your application unfavorably.

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.

You acknowledge that you have signed the Resident Consumer Report Authorization and that you have received a copy of this Prospective Resident 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.

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
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