

Employment Consumer Report Certification

We certify that we have received from Property Owners' Exchange, Inc. (POE) the following documents:

- Statement of consumer rights entitled A Summary of Your Rights Under the Fair Credit Reporting Act
- Notice to Users of Consumer Reports: Obligations of Users Under the FCRA
- Employment Consumer Report Disclosure
- Employment Adverse Action Letter
- Employment Consumer Report Authorization

We certify, in accordance with Section 604 (f) of the federal Fair Credit Reporting Act that we have a legitimate need for the consumer reports and/or investigative consumer reports we request of POE and the permissible purpose for which the reports are being obtained is one or more of the following:

- As instructed by the consumer in writing
- For the extension of credit as a result of an application from the consumer, or the review or collection of a consumer's account
- When there is a legitimate business need, in connection with a business transaction that is initiated by the consumer
- To review a consumer's (lease agreement) account to determine whether the consumer continues to meet the terms of the account.

We further certify that we will maintain reasonable procedures to assure compliance with Section 615(a)(b) of the FCRA if we take adverse action, based in whole or in part on information contained in a consumer report or investigative consumer report. We certify that in accordance with Section 606 of the federal FCRA, that we will disclose to the consumers that an investigative consumer report may be obtained and that this disclosure includes a statement informing the consumer of the consumer's right to request additional disclosures of the nature and scope of the investigation and includes the summary of consumer rights required by Section 609 of the FCRA. The disclosure also states that upon the written request of the consumer, made within a reasonable period of time, we will have a complete disclosure of the nature and scope of the investigation that was requested, mailed or otherwise delivered to the consumer no later than five (5) days after the date on which the request was received from the consumer. We also certify that we will not use any information from the consumer report or investigative consumer report in violation of any applicable Fair Housing Laws or regulations.

----- Company By ----- Printed Name and
Title