

EMPLOYMENT CONSUMER REPORT AUTHORIZATION

Organization Name:

In connection with my application for employment with you, the above listed Organization (hereinafter "Organization"), you have advised me that you may obtain a consumer report for employment purposes and/or an investigative consumer report for employment purposes, as defined by the Fair Credit Reporting Act (15 U.S.C. § 1681), and I authorize you to do so.

I authorize these reports to include, but not necessarily be limited to searches of public records and criminal history records, social security number validation and/or verification, verification of education, verification of employment, motor vehicle administration driving records and consumer credit history, in accordance with applicable law.

I authorize these reports to include an interview with me and interviews with sources such as my neighbors, friends, personal references, professional references and associates.

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

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

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Signature

Full Legal Name (Please Print)

Date

EMPLOYMENT CONSUMER REPORT DISCLOSURE

Organization Name:

This Disclosure is to advise you that, in connection with your application for employment, we may obtain a consumer report and/or an investigative consumer report, as defined by the Fair Credit Reporting Act (15 U.S.C. § 1681).

Property Owners' Exchange, Inc. (POEknows), 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 POEknows may include consumer reports 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 POEknows may include, but may not necessarily be limited to, the following:

- *consumer credit report**
- *verification of employment and/or residence**
- *interview with the applicant**
- *interview with associates & references**
- *civil and criminal public records**
- *criminal history records investigation**

By signing this Disclosure, you acknowledge and certify that you have read and signed the Employment Consumer Report Authorization, that you have read and signed the Employment Consumer Report Disclosure, that you have read the Employment Consumer Report Acknowledgement and that you have received & read the federal notice of consumer rights entitled, A Summary of Your Rights under the Fair Credit Reporting Act.

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.

Signature

Full Legal Name (Please Print)

Date_

EMPLOYMENT CONSUMER REPORT STATE DISCLOSURES

Organization Name:

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If you are a California, Maine, Maryland, Massachusetts, Minnesota, New Jersey, New York, Oklahoma 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 consumer 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 inquiries 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.

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.

EMPLOYMENT CONSUMER REPORT STATE DISCLOSURES

Organization Name:

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NEW JERSEY: You have the right 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. 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.

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.

WASHINGTON STATE: 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 of the report was requested by the Company, whichever date is later. 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.

EMPLOYMENT CONSUMER REPORT ACKNOWLEDGMENT

Organization Name:

I hereby acknowledge and affirm that my responses on my employment application are true and correct and that I have not knowingly withheld any fact or circumstance which would, if disclosed, affect my application unfavorably. I acknowledge that any

misrepresentation made in this application by me will be sufficient cause for cancellation of the application and/or for separation from the Organization's service, if the Organization employs me.

I release all concerned from liability in connection with any information they give.

I understand that a record of conviction and/or pending criminal charge is not an absolute bar to employment. Such information will be requested and considered, as permitted by law.

I acknowledge that the scope of this Disclosure and Authorization is not limited to the present and, if I am hired, I authorize the Organization to conduct future background screenings for retention, promotion or reassignment, as permitted by law.

I understand the consumer report for employment purposes and/or the investigative consumer report for employment purposes will be provided on me by Property Owners' Exchange, Inc. (POEknows), a consumer reporting agency (CRA) and that if I have questions regarding the report prepared on me by POEknows, or for information on viewing the report prepared on me, or for information on obtaining a copy of the report prepared on me, at no cost, I may contact POEknows as follows:

**Attn: Damian Levin, Vice President
Email: damian@poeknows.com
www.poeknows.com
Telephone: 1-800-869-3200**

**Property Owners' Exchange, Inc.
6630 Baltimore National Pike, Suite 208
Baltimore, Maryland 21228
Facsimile: 1-800-869-7675**