

PROPERTY OWNERS' EXCHANGE, INC.

6630 BALTIMORE NATIONAL PIKE, SUITE 208 BALTIMORE, MARYLAND 21228 www.poeknows.com

SAMPLE CHANGE IN CONDITIONS LETTER

To: _____

Date: _____

Dear: _____

It is my pleasure to notify you that we have approved your application for residency at
_____.

We have indicated with an "X" which of the following is a condition to the approval:

- _____ Additional security deposit
- _____ Qualified guarantor

Our decision is based upon application of our policy to data obtained from Property Owners' Exchange, Inc. (**POE**), a consumer-reporting agency, which may have played a part in our decision or may have recommended the decision to us. POE is able to explain why the decision was made and you may reach that company as shown at the end of this letter.

PROPERTY OWNERS' EXCHANGE, INC.

6630 BALTIMORE NATIONAL PIKE, SUITE 208 BALTIMORE, MARYLAND 21228 www.poeknows.com

SAMPLE CHANGE IN CONDITIONS LETTER

The investigative report provided to us by POE may have included a consumer report from Equifax Credit Information Services (**Equifax**) or First American Registry, Inc. (**The Registry**). Neither of those consumer-reporting agencies made the decision and neither Equifax nor The Registry is able to explain why the decision was made.

You have the right to dispute directly with POE and, if applicable, with Equifax and The Registry, the accuracy or completeness of the information provided by those consumer-reporting agencies. You have the right to obtain a free disclosure of your consumer file with POE and if applicable, Equifax and The Registry, if you request the report within sixty (60) days.

POE is prepared to assist you and we recommend that, if you have any questions or comments regarding the consumer report or the our decision, your initial contact be directed to Property Owners' Exchange, Inc, 6630 Baltimore National Pike, Suite 208, Baltimore, Maryland 21228.

Again, we are delighted that you have chosen us as your new home. Please call me so we may arrange for the signing of your lease.

Very truly yours,
Property Manager

The consumer reporting agencies marked with an "X" were utilized for your application:

_X_Property Owners' Exchange, Inc.
Suite 208
6630 Baltimore National Pike
Baltimore, Maryland 21228
410-719-0100
1-800-869-3200

_First American Registry, Inc.
Consumer Relations Department
6800 Bird Road #384
Miami, Florida 33155
1-800-333-2413

_X_Equifax Credit Information Services
P.O. Box 740241
Suite 460
1150 Lake Hearn Drive
Atlanta, Ga 30374-0241
1-800-685-1111