

POE

Property Owners' Exchange Inc.

6630 Baltimore National Pike, Suite 208, Baltimore, Maryland 21228

www.poeknows.com

Dear M :

(our client) thanks you for the opportunity to consider your request for employment. Its intent is to not extend an offer of employment. As part of our client's application process, it obtained data from the following consumer reporting agencies.

Property Owners' Exchange, Inc. (POE)
6630 Baltimore National Pike, Suite 208
Baltimore, Maryland 21208
800-869-3200

Equifax Credit Information Services (Equifax)
P.O. Box 740241, Suite 460
1150 Lake Hearn Drive
Atlanta, Georgia 30374-0241
800-685-1111

Our client's decision may have been based, in whole or in part, upon application of its policy to the investigative consumer report obtained from us, Property Owners' Exchange, Inc. POE may have played a part in our client's decision or may have made recommendations to our client regarding the adverse decision.

You have the right to dispute directly with Property Owners' Exchange, Inc. the accuracy or completeness of any information we have provided to our client. Property Owners' Exchange, Inc. is prepared to review with you the report we provided to our client and we will re-investigate information you believe to be inaccurate. If requested in writing within 60 days, we, Property Owners' Exchange Inc., will provide you with a free, written disclosure of your consumer file, a copy of which is enclosed.

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Equifax Credit Information Services did not make this adverse decision nor did it make any recommendations regarding the decision. Its only role was to provide to our client, through POE, a consumer credit report on you and Equifax is unable to explain why the decision was made. You have the right to dispute directly with Equifax the accuracy or completeness of any information it has provided to our client. You have the right to a free, written disclosure of your Equifax consumer file if you make that request of Equifax within 60 days of its report to our client.

Enclosed are copies of the reports from Equifax and Property Owners' Exchange, Inc. and the summary of consumer rights entitled, **A Summary of Your Rights Under the Fair Credit Reporting Act.**

If you have any questions regarding the investigative consumer report or if you wish to discuss the report, please contact Howard Levin at Property Owners' Exchange, Inc.

If I may be of further assistance, please let me know.

Very truly yours,
Property Owners' Exchange, Inc.

Howard C. Levin
President