

RESIDENT CONSUMER REPORT DISCLOSURE

Property Owner/Management Company:

Briarwood Estates – Forward Development

This Disclosure is to advise you that, in connection with your application to lease a residence, 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. (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 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:

- *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

A record of criminal conviction and/or pending criminal charge may not be a bar to leasing. Such information will be requested and considered, as permitted by law.

By signing this Disclosure, you acknowledge and certify that you have read and signed the Resident Consumer Report Authorization, that you have read and signed this Resident Consumer Report Disclosure and that you have received and 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