

Letter of Explanation: Credit Score Relevance in Rental Applications

Date: [Insert Date]

[Landlord/Property Manager Name]

[Property Management Company Name]

[Property Management Address]

[City, State, Zip Code]

Dear [Landlord/Property Manager Name],

I am writing to address my credit score as it pertains to my rental application for the property located at [Property Address]. I understand that a credit score is an important factor in the decision-making process for potential tenants, and I would like to provide context regarding my financial history.

My current credit score is [Insert Credit Score Here]. While this may not be as high as desired, there are several factors that have contributed to my score. [Briefly explain reasons for your credit score, such as medical expenses, temporary financial hardship, etc.].

Despite my credit score, I would like to emphasize my reliability as a tenant. I have consistently paid rent on time in my previous residences, as confirmed by [Previous Landlord's Name or Rental Agency]. Furthermore, I have a stable income from my job as [Your Job Position] at [Your Employer], which ensures my ability to meet my rental obligations.

I am committed to maintaining a positive relationship and fulfilling all terms of the lease agreement. I hope that you will consider my application favorably despite the concerns regarding my credit score.

Thank you for your time and consideration. If you require any further information or references, please do not hesitate to reach out.

Sincerely,

[Your Name]

[Your Address]

[City, State, Zip Code]

[Your Phone Number]

[Your Email Address]