

Rental Application Credit Explanation

Date: [Insert Date]

[Landlord/Property Manager's Name]

[Property Management Company Name]

[Property Address]

Dear [Landlord/Property Manager's Name],

I hope this message finds you well. I am writing to provide additional information regarding my rental application for the property located at [Property Address]. I understand that my credit report may raise some concerns, and I would like to clarify the situation.

Due to [brief explanation of circumstances, e.g., temporary job loss, medical expenses, etc.], I faced some financial difficulties which have reflected on my credit score. However, I have taken proactive steps to rectify my financial situation and am now in a stable position.

To mitigate any concerns regarding my financial reliability, I have a co-signer, [Co-signer's Name], who has a strong credit history and is willing to take on the financial responsibility for the lease. This arrangement provides you with an additional layer of security, ensuring that the rent will be paid on time.

Thank you for considering my application. I appreciate your understanding and am looking forward to the opportunity to rent the property. Please feel free to contact me at [Your Phone Number] or [Your Email Address] if you have any questions or need further information.

Sincerely,

[Your Name]

[Your Address]

[Your Phone Number]

[Your Email Address]