

# 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 context regarding my rental application, specifically concerning my credit history and income consistency.

While reviewing my financials, you may have noticed fluctuations in my income over the past few years. These fluctuations are primarily due to my career as [Insert Job Title/Field], where I often experience varying workloads that impact my earnings. In particular, [briefly explain any specific reasons, such as freelance work, seasonal employment, etc.].

Despite these inconsistencies, I want to assure you that I am committed to meeting my rental obligations promptly. I have maintained a record of paying my bills on time, and I am actively working on stabilizing my income with [brief explanation of steps being taken, such as seeking additional work, starting a new job, etc.].

I have attached [list any supporting documents, such as recent pay stubs, tax returns, or letters from employers] for your review. I hope this information will help clarify my financial situation and demonstrate my ability to be a reliable tenant.

Thank you for considering my application. I greatly appreciate your time and understanding. Please feel free to contact me at [Insert Phone Number] or [Insert Email Address] if you have any questions.

Sincerely,

[Your Name]

[Your Current Address]

[Your Phone Number]

[Your Email Address]