

# Rental Application Credit Explanation

Date: [Insert Date]

To: [Landlord's Name]

[Landlord's Address]

Dear [Landlord's Name],

I hope this letter finds you well. I am writing to provide an explanation regarding my credit history as part of my rental application for [Property Address]. I understand that my past bankruptcy may raise concerns, and I would like to address this matter directly.

In [Year of Bankruptcy], due to unforeseen circumstances such as [briefly explain circumstances, e.g., medical expenses, job loss], I found myself in a difficult financial situation which led to my bankruptcy filing. Since then, I have taken significant steps to rebuild my financial standing and learn from past experiences.

Currently, I am [provide information about your current situation, e.g., employed full-time at XYZ Company, making regular payments on all debts, etc.]. I have been proactive in ensuring all my financial obligations are met in a timely manner.

I am genuinely interested in becoming a reliable tenant and maintaining a positive rental history. I appreciate your understanding and consideration of my application despite my past challenges.

Thank you for your time. I am more than willing to provide additional documentation or references if needed.

Sincerely,

[Your Name]

[Your Contact Information]