

Rental Application Credit Explanation

Date: [Insert Date]

To: [Landlord's Name]

Address: [Landlord's Address]

Dear [Landlord's Name],

I hope this message finds you well. I am writing to provide an explanation regarding my credit history as part of my rental application for [Property Address]. As a recent graduate from [University Name], I am excited to embark on this new chapter of my life.

During my time in college, my focus was primarily on my studies, which unfortunately limited my ability to establish a robust credit history. Additionally, due to the high costs associated with education, I relied on student loans to finance my tuition and living expenses. This has affected my credit score, as I have fewer lines of credit and some student loans currently show on my credit report.

That said, I am committed to maintaining my financial responsibilities and I have secured a stable job as [Your Job Title] at [Company Name], with a starting salary of [Your Salary]. I believe this will provide me with the means to meet my rental payments consistently.

Furthermore, I have attached my employment offer letter and recent bank statements to demonstrate my financial stability. I am enthusiastic about being a responsible tenant and assure you that I will treat your property with the utmost care.

Thank you for considering my application. I am looking forward to the possibility of living in your property and would be happy to provide any further information you may need.

Sincerely,

[Your Full Name]

[Your Phone Number]

[Your Email Address]