

Rental Application Credit Explanation Letter

Date: [Insert Date]

[Landlord's Name]

[Landlord's Address]

[City, State, Zip Code]

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 the property located at [Property Address].

As a relocating professional, I have recently moved due to [briefly explain reason for relocation, e.g., job transfer, new employment opportunity]. During this transition, there were some unexpected financial strains that affected my credit score, including [mention specific reasons such as medical expenses, job loss, etc.].

I want to assure you that I am committed to maintaining timely rent payments. My current employment at [Your Company Name] provides me with a stable income, and I have taken proactive steps to improve my financial situation, including [mention any credit repair actions taken, like credit counseling, eliminating debts, etc.].

Furthermore, I am happy to provide references and documentation regarding my employment and income stability. Please feel free to reach out to me if you have any questions or require additional information.

Thank you for considering my application. I look forward to the opportunity to discuss this further.

Sincerely,

[Your Name]

[Your Address]

[City, State, Zip Code]

[Your Phone Number]

[Your Email Address]