

# Rental Application Credit Explanation

Date: [Insert Date]

To Whom It May Concern,

I am writing to provide an explanation regarding my credit history as part of my rental application. As a self-employed individual, my income can vary from month to month, which sometimes affects my credit score.

My business, [Business Name], has been operational since [Year Established]. While I do experience fluctuations in income, I have consistently managed my expenses and made timely payments on my debts. I want to assure you that my credit history does not reflect my current financial stability.

Enclosed are documents outlining my income for the past [insert time period], including bank statements and tax returns, which demonstrate my ability to meet rental obligations.

Thank you for considering my application. I am confident that my reliable income and dedication to maintaining a good rental history will make me a responsible tenant.

Sincerely,

[Your Name]

[Your Address]

[City, State, Zip Code]

[Your Phone Number]

[Your Email Address]