

# Rental Application Credit Explanation

Date: [Insert Date]

To Whom It May Concern,

My name is [Your Name], and I am applying for a rental property located at [Property Address]. As a single parent, I am writing to provide an explanation regarding my credit history as part of my application.

As a single parent, my primary focus has been on providing for my child(ren). While I strive to manage my financial responsibilities effectively, there were challenging times that impacted my credit score. [Briefly explain any relevant situations, such as loss of employment, medical expenses, etc.].

I want to assure you that I have taken proactive steps to improve my credit situation, including [mention any actions taken, such as paying off debts, regular payments, financial counseling, etc.]. I am fully committed to maintaining a positive financial standing and can provide documentation to support my claims.

Despite my past challenges, I have a stable income of [insert income details] and a strong rental history. I am confident that I will be a responsible tenant and take great care of the property.

Thank you for considering my application. I appreciate the opportunity to explain my circumstances and look forward to the possibility of securing this rental space for myself and my child(ren).

Sincerely,

[Your Name]

[Your Contact Information]

[Your Current Address]