

# Rental Application Credit Explanation

Date: [Insert Date]

To Whom It May Concern,

I am writing to provide an explanation regarding my limited credit history as part of my rental application for [Property Address]. As a student at [University Name], I have focused on my education and have not yet had the opportunity to establish a strong credit score.

While I understand the importance of a good credit history in securing rental properties, I would like to assure you that I am a responsible individual. My current status as a student has limited my ability to accumulate credit, but I am actively working to build my financial profile.

To support my application, I can provide references from my employers, [employer name] and [employer name], who can vouch for my reliability and commitment to meeting my financial obligations. Additionally, my parents are willing to co-sign the lease to further ensure timely rent payments.

Thank you for considering my application. I am looking forward to the possibility of residing at [Property Address] and appreciate your understanding regarding my credit history.

Sincerely,

[Your Name]

[Your Contact Information]