

Rental Application Credit Explanation

Date: [Insert Date]

To: [Landlord's Name]
[Landlord's Address]
[City, State, Zip]

Dear [Landlord's Name],

I hope this message finds you well. I am writing to provide an explanation regarding my credit report as part of my rental application for the property located at [Property Address].

Upon reviewing my credit history, you may notice that I have outstanding medical debt. This debt arose due to unforeseen medical circumstances, which unfortunately have impacted my financial situation. I want to assure you that this medical debt does not reflect my ability to make timely rent payments.

I have been actively working to manage this debt. I have set up a payment plan with my healthcare provider and am committed to resolving these financial obligations. The payments are manageable and do not interfere with my monthly income.

I am a responsible tenant and have always prioritized my commitments. I have a stable income from [Your Job/Source of Income], which ensures I can pay the rent without any issues. I am enthusiastic about the possibility of becoming a tenant at your property and believe it would be a great fit for my needs.

Thank you for taking the time to review my application and this explanation. I appreciate your understanding regarding my medical debt, and I am happy to provide any further documentation if required.

Sincerely,
[Your Name]
[Your Address]
[City, State, Zip]
[Your Phone Number]
[Your Email Address]