



Credit Explanation Letter Template

Dear [Landlord's Name],

I hope this letter finds you well. I am writing to provide some context for the recent credit issues reflected in my report. [Explain reason for the issue, e.g., a period of financial instability, medical bills, etc.] This was a challenging time, but I have since taken steps to stabilize my finances and ensure timely payments moving forward.

I am now in a stable position with a steady income and have learned from the experiences that led to my credit difficulties. I would be grateful for the opportunity to demonstrate my commitment to being a responsible tenant.

Thank you for your understanding and consideration.

Sincerely,

[Your Name]