

## Letter of Explanation for Credit Problems

[Your Name]

[Current Address of Your Apartment, unit ###]

[City, State, Zip Code]

[Date]

[Landlord Or Apartment Company's Name]

[Address as Printed on Your Lease]

[City, State, Zip Code]

Re: Letter detailing my credit history

Dear [Name of landlord or manager],

As you can see from my credit report, I made late payments on my student loans and credit cards. It was during this time I experienced financial hardship, as I was laid off from my job. I have since regained employment and have been making timely payments on all of my accounts. I have also been working with a credit counseling service to help me get back on track.

I would like to assure you that I am now in a stable financial situation and am able to make all future rent payments on time. I hope that you will consider my current circumstances when reviewing my application.

Thank you for your time and consideration.

Sincerely,

[Your Name]