



Explaining Negative Information: Criminal History Letter

[Date]

[Name of Landlord I'm Applying to]
[Landlord I'm Applying to Address Line 1]
[Landlord I'm Applying to Address Line 2]
[Landlord I'm Applying to Address Line 3]

Dear [Name of Landlord I'm Applying to],

I'm writing to let you know that I am very interested in the [type of unit/bedrooms/address] that you have available. I would like to give you a little more information about my situation than is possible to give on an application, and so I am enclosing this letter.

I am applying for apartments because [my lease is ending at my current residence/I need to move for work/I need to find my own place to live]. In [month/date/year], I [describe the financial issue here/what happened/why it happened/how it affected your life], and I now have poor credit report and a low credit score as a result of the [state the issue again] that is on my credit history. I understand that it would be easy to dismiss my application as a result of my poor credit report and low credit score, but if you look through the debts that are owed, you will see that [none of them are from landlords/they are old debts I have repaid/I have arranged repayment plans]. I have prioritized my rental obligations above my other financial obligations, which I believe shows how seriously I take my responsibilities as a renter.

I am currently employed and I am able to cover all my expenses. I'm still working through the amount owed in [credit card debt/medical debt/auto debt/loan debt], and I have payment plans to deal with those balances. While my recent situation has been financially complicated, I have cared for [my current/most recent] unit very carefully, and believe that I am leaving it in a better condition than when I moved in. While I believe that I will be stable financially for the foreseeable future, I believe my history shows that I prioritize my obligations as a renter above others. If I ever were to find myself again in a position of financial difficulty, my first priority would be to ensure that my rent would be paid fully. Please feel free to verify my employment and character through the following references:

Name: [contact name]
How Known: [relationship to reference]
Contact Information: (XXX) XXX-XXXX or XXX@XXXX.com
Time Known: xx years

Name: [contact name]
How Known: [relationship to reference]
Contact information: (XXX) XXX-XXXX or XXX@XXXX.com
Time Known: xx years

In order to help you feel more comfortable renting to me, I'd be happy to [pay an increased security deposit/additional month's rent/other option], as a protection for your property.

Thank you for your time and consideration in this matter. I look forward to hearing from you. Please feel free to contact me via phone (XXX-XXX-XXXX) or email (XXX@XXXX.com)

Sincerely,
[My Name(s)]
[My Address Line 1]
[My Address Line 2]

