

[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 [1 bedroom units] that you have available. I'd like to give you a little more information about my situation than is possible to give on an application, and so I'm enclosing this letter.

I am applying for apartments since my lease is ending at my current residence. In January of this past year, I became ill, was then hospitalized, and now have a low credit score as a result of the medical bills that are on my credit history. I understand that it would be easy to dismiss my application as a result of my low credit score, but if you look through the debts that are owed, you will see that none of them are from landlords – I have prioritized my rental obligations above my other financial obligations, which I believe speaks well to my character as a renter.

Now, I am fortunate to be in good health, and to have a job that covers all my expenses. I'm still working through the amount owed in medical debt, and have payment plans to deal with those balances. While my time in this current unit has been financially complicated, I have cared for this space very carefully, and believe that I am leaving it in better condition than what I found it in.

While I believe that I will be stable in my health and in this job for the foreseeable future, I think that my history shows that I prioritize my obligations as a renter above other obligations, and that you can rest assured that if I ever were to find myself again in a position of financial difficulty, that you would be paid fully. Please feel free to verify my employment and character through the following references:

- Name: Jane Doe, supervisor at Jane Doe, LLC  
Contact information: (XXX) XXX-XXXX or XXX@XXXX.com  
Time Known: 5 years
- Name: John Smith, friend from church  
Contact information: (XXX) XXX-XXXX or XXX@XXXX.com  
Time Known: 10 years

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]  
[My Address Line 3]