

Letter of Explanation Example

Keep it brief but, specific.

11/3/2009

To Whom It May Concern:

I wanted to take a moment to explain a few items on our credit report.

As you can see we have three 30 day late pays from Delnor hospital in Geneva from 2005. Both of these relate to the birth of our second child Adam. He was born while we still lived in Geneva. Without having insurance we had to go on a payment plan with the hospital. We moved to Wheaton 3 months after his birth.

Anyway, to make a long story short the last 3 payments were late because the forwarding order from the Post Office expired. The bills were returned to the hospital who then forwarded them to our new address. As such, 3 of 9 bills were paid late. Each bill was paid within 30 days as is indicated in the credit report.

We also have two collections on our report (Baby's Room and Sears). Both of these are also related to our move (you can see the 08/05 dates) and the expired forwarding order. Both of these accounts were paid off by 03/20/06 and the account balances are at zero as is indicated in the credit report.

Hopefully, this letter, the completed application and my payroll documentation will resolve any concerns that you may have regarding our ability to pay rent on your property.

Sincerely

John & Susan Smith