

# Reference Letter for Rental Property Application (Due to Bad Credit)

[Date]

[Landlord/Property Manager Name]  
[Property Name or Address, if known]  
[Landlord/Property Manager Address]

Dear [Landlord/Property Manager],

I am writing to provide a reference for [Applicant's Full Name], who has applied to rent a property from you. I have known [Applicant's Name] for [length of time] as their [relationship to applicant, e.g., previous landlord, employer, personal acquaintance], and I am happy to offer insight into their character and reliability as a tenant.

While I am aware that [Applicant's Name] has experienced some credit challenges in the past, I would like to emphasize that this does not reflect their sense of responsibility or ability to fulfill rental obligations. During the period of my association with [Applicant's Name], I have consistently observed the following:

- **Timely Payments:** [He/She/They] consistently paid rent and other obligations on time, without fail.
- **Respect for Property:** [Applicant's Name] always maintained the property in excellent condition and promptly communicated about any issues needing attention.
- **Reliable Communication:** [He/She/They] communicated proactively regarding any matters pertaining to the tenancy and demonstrated respect for house rules and neighbors.
- **Responsibility:** Despite past financial setbacks, [Applicant's Name] has made significant efforts to improve their financial situation and has shown a strong commitment to their obligations.

I firmly believe that [Applicant's Name] would be an asset to your property and that you can rely on [him/her/them] to be a responsible, trustworthy tenant. I am confident that [he/she/they] will continue to fulfill all rental responsibilities as agreed.

Please feel free to contact me at [your phone number or email address] if you need any further information or clarification regarding [Applicant's Name].

Sincerely,

[Your Name]  
[Your Title or Relationship to Applicant]  
[Your Address]  
[Your Phone Number]  
[Your Email Address]