

[Your Name]
[Your Address]
[Your City, State, Zip Code]
[Your Phone Number]
[Your Email]

[Date]

[Recipient Name]
[Recipient Title]
[Company/Lender Name]
[Company Address]
[City, State, Zip Code]

RE: Alternative Credit Verification for [Your Name]

Dear [Recipient Name],

I am writing to provide alternative evidence of my creditworthiness in support of my application for [Type of Loan/Credit/Rental]. As I do not have a traditional credit score that reflects my full financial history, I am submitting the following documentation to verify my consistent payment habits.

Attached to this letter, please find records for the following accounts covering the past [Number] months:

- **Rental Payment History:** Verification from [Landlord/Property Manager Name] confirming on-time monthly payments.
- **Utility Payments:** Payment history for [Electricity/Water/Gas] showing no late payments.
- **Telecommunications:** Statements for [Mobile Phone/Internet] services.
- **Insurance Premiums:** Records of regular payments for [Auto/Health/Life] insurance.

These documents demonstrate my ability to manage financial obligations responsibly and maintain a consistent payment schedule. I am committed to fulfilling the terms of the requested [Loan/Lease] and hope this information provides a clear view of my financial reliability.

Please let me know if you require any further documentation or if you have any questions regarding these records.

Sincerely,

[Your Signature]

[Your Printed Name]