

To Whom It May Concern:

RE: Alternative Trade Lines of 12 Months of Non-Traditional Credit History

The following history of bills has been provided to demonstrate that I/we know how to pay bills on time since I/we don't have traditional credit references such as credit cards and/or loans in my/our name(s):

**BORROWER**

Account Name	Account Number	Type
_____	_____	_____
_____	_____	_____
_____	_____	_____

**CO-BORROWER**

Account Name	Account Number	Type
_____	_____	_____
_____	_____	_____
_____	_____	_____

Some of these bills don't contain both our names because these creditors only require one name. Also, due to our transitional immigration status, we can't use our government issued Individual Tax Identification Number with all the creditors.

\_\_\_\_\_  
Signature of Borrower      Date

\_\_\_\_\_  
Print: Full Name of Borrower

\_\_\_\_\_  
Signature of Co-Borrower      Date

\_\_\_\_\_  
Print: Full Name of Co-Borrower