03010117

IN ACCORDANCE WITH RULE 311 OF REGULATION S-T,
THESE COMPUTATIONAL MATERIALS ARE BEING FILED IN PAPER.

SECURITIES AND EXCHANGE COMMISSION
WASHINGTON, DC 20549

RECD S.E.C.
FEB 1 9 2003
1086

FORM SE

FORM FOR SUBMISSION OF PAPER FORMAT EXHIBITS BY ELECTRONIC FILERS

1-Vanderbilt Mortgage and Finance, Inc.	1-0000816512
2-Vanderbilt ABS Corp.	2-0001141665
3-Clayton Homes, Inc.	3-0000719547
(Exact Name of Registrant as Specified in Charter)	(Registrant CIK Number)
	1-333-57532 2-333-57532-02 3- ~~0034100349~~ 1-8824
Form 8-K for February 14, 2003	
(Electronic Report, Schedule or Registration Statement of Which the Documents Are a Part (Give Period of Report))	(SEC File Number, if Available)

N/A
(Name of Person Filing the Document (if Other Than the Registrant))

PROCESSED
FEB 2 1 2003
THOMSON
FINANCIAL

SIGNATURES

Filings Made by the Registrant. The registrants have duly caused this form to be signed on its behalf by the undersigned, thereunto duly authorized, in the City of Maryville, State of Tennessee, on February 19, 2003.

Vanderbilt Mortgage and Finance, Inc.

By: ______________________
Name: David Jordan
Title: Secretary

Vanderbilt ABS Corp.

By: ______________________
Name: David Jordan
Title: Secretary

Clayton Homes, Inc.

By: ______________________
Name: Amber Krupacs
Title: Vice President

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EXHIBIT 99.1

COMPUTATIONAL MATERIALS

for

VANDERBILT MORTGAGE AND FINANCE, INC.
VANDERBILT ABS CORP.
CLAYTON HOMES, INC.

Vanderbilt Mortgage and Finance, Inc., Manufactured Housing Contract
Senior/Subordinate Pass-Through Certificates, Series 2003-A

Bear, Stearns & Co. Inc.
lsr

KMR-02C10 M1 (M-1)
Matrix Report

KMR-02C10 M1 (M-1)

Dated Date: 02/01/2003
Trade Date: 02/01/2003
Settle Date: 02/26/2003
Date of 1st CF: 03/07/2003
Pmts Per Year: 12
Manager: FBOST
Face: 392,155.18M
Speed Assump.: 0.00% CPR

Monthly Prepayment

Date	ABS	CPP	RPI

Pricing

WAC: 0.000
WAM: 02/2003
Type:

Collateral

GROUP: G01
CNWAC:
CGWAC: 0.000
Range: 0.00 - 0.00
CWAM:
Range: -
Av. Age:

Cumulative Prepayment

	ABS	CPP	RPI
1 Mo			
3 Mo			
6 Mo			
1 Yr			

Deal Comments

Tranche Details

Des:	M1	P-Des:	M-1
Cusip:		Description:	A
Orig. Bal.:	13,048,000.00	Current Bal.:	13,048,000.00
Factor:	1.00000000	As of:	
Coupon:	7.470	Cpn Mult.:	0.000
Cap:	0.000	Floor:	0.000
Last Reset:	06/08/1998	Next Reset:	07/08/1998
Delay Days:	6	Stated Mat:	10/07/2029
Current Pac:		Original Pac:	
S&P:		Fitch:	
Moody:		Duff:	

Coupon Formulas

Index	Formula	Cap	Floor
All	Fixed Rate Bond		

Yield Curve	1mo	3mo	6mo	1yr	2yr	3yr	4yr	5yr	6yr	7yr
USD Swap	1.34	1.35	1.35	1.44	1.94	2.54	3.01	3.39	3.68	3.92
Yield Curve	8yr	9yr	10yr	11yr	12yr	13yr	14yr	15yr	20yr	30yr
USD Swap	4.11	4.26	4.41	4.53	4.65	4.74	4.82	4.91	5.12	5.20

Settle: 26-Feb-2003 Curve Date: 14-Feb-2003 07:26:58

Call Pct 10.000; Fact Thru 09/9999; Hist Coupons; Clctn Rt 0%; Adv(None)

DIRECTED CASHFLOW FROM GROUP-G01

	5% CPP	225% MHP	prepay
	6L30R500BCDR		losses
	1.3400%	1.3340%	1M_LIB
	0.0000%	0.0000%	ADD_SF_RATE
	0.0000%	1.0000%	B2_GTY_FEE_RATE
AL Sprd	50.0000%	0.0000%	DELINQUENCY
	1.0000%	0.0000%	GTY_ON_AT_ZERO
	0.0000%	0.0000%	SF_SUB_AT_ZERO
	12.59	8.61	Avg. Life
	01/15	03/08	1st Prin
	07/16	11/14	Last Prin
435.00	89.169	94.272	Price
	9.052	8.552	Yield
	7.53	5.89	Duration
450.00	88.164	93.440	Price
	9.202	8.702	Yield
	7.50	5.87	Duration

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Matrix Report

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Moody:		Duff:	

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All	Fixed Rate Bond		

Yield Curve	1mo	3mo	6mo	1yr	2yr	3yr	4yr	5yr	6yr	7yr
USD Swap	**1.34**	**1.35**	**1.35**	**1.44**	**1.94**	**2.54**	**3.01**	**3.39**	**3.68**	**3.92**
Yield Curve	8yr	9yr	10yr	11yr	12yr	13yr	14yr	15yr	20yr	30yr
USD Swap	**4.11**	**4.26**	**4.41**	**4.53**	**4.65**	**4.74**	**4.82**	**4.91**	**5.12**	**5.20**

Settle: 26-Feb-2003 Curve Date: 14-Feb-2003 07:26:58
Fact Thru 09/9999; Hist Coupons; Clctn Rt 0%; Adv(None)
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	6L30R500BCDR	losses
	1.3400%	1M_LIB
	0.0000%	ADD_SF_RATE
	0.0000%	B2_GTY_FEE_RATE
	50.0000%	DELINQUENCY
	1.0000%	GTY_ON_AT_ZERO
	0.0000%	SF_SUB_AT_ZERO
450.00	88.164	Price
	9.202	Yield
	12.59	Avg. Life
	7.50	Duration
	01/15	1st Prin
	07/16	Last Prin

KMR-02C10

KMR-02C10 Class M1 (M-1) A <P>

Orig Bal 13,048,000 Fac 1.00000 Coup 7.470 Mat 10/07/29 Wac- 0.000(0.000) WAM- / (-22838)/ 0

DIRECTED CASHFLOW FROM GROUP-G01

Scenario: 5% CPP Prepayment 1M_LIB=1.340%; ADD_SF_RATE=0.0%; B1_GTY_FEE_RATE=0.0%; DELINQUENCY=50.0%; GTY_ON_AT_ZERO=1.0%; SF_SUB_AT_ZERO=0.0% Settle Date 02/26/03

Period				
	Balance	Prin	Int	CashFlow
07-Feb-2003	13048000	0	0	0
07-Mar-2003	13048000	0	81224	81224
07-Apr-2003	13048000	0	81224	81224
07-May-2003	13048000	0	81224	81224
07-Jun-2003	13048000	0	81224	81224
07-Jul-2003	13048000	0	81224	81224
07-Aug-2003	13048000	0	81224	81224
07-Sep-2003	13048000	0	81224	81224
07-Oct-2003	13048000	0	81224	81224
07-Nov-2003	13048000	0	81224	81224
07-Dec-2003	13048000	0	81224	81224
07-Jan-2004	13048000	0	81224	81224
07-Feb-2004	13048000	0	81224	81224
07-Mar-2004	13048000	0	81224	81224
07-Apr-2004	13048000	0	81224	81224
07-May-2004	13048000	0	81224	81224
07-Jun-2004	13048000	0	81224	81224
07-Jul-2004	13048000	0	81224	81224
07-Aug-2004	13048000	0	81224	81224
07-Sep-2004	13048000	0	81224	81224
07-Oct-2004	13048000	0	81224	81224
07-Nov-2004	13048000	0	81224	81224
07-Dec-2004	13048000	0	81224	81224
07-Jan-2005	13048000	0	81224	81224
07-Feb-2005	13048000	0	81224	81224
07-Mar-2005	13048000	0	81224	81224
07-Apr-2005	13048000	0	81224	81224
07-May-2005	13048000	0	81224	81224
07-Jun-2005	13048000	0	81224	81224
07-Jul-2005	13048000	0	81224	81224
07-Aug-2005	13048000	0	81224	81224
07-Sep-2005	13048000	0	81224	81224
07-Oct-2005	13048000	0	81224	81224
07-Nov-2005	13048000	0	81224	81224
07-Dec-2005	13048000	0	81224	81224
07-Jan-2006	13048000	0	81224	81224
07-Feb-2006	13048000	0	81224	81224
07-Mar-2006	13048000	0	81224	81224
07-Apr-2006	13048000	0	81224	81224
07-May-2006	13048000	0	81224	81224
07-Jun-2006	13048000	0	81224	81224
07-Jul-2006	13048000	0	81224	81224
07-Aug-2006	13048000	0	81224	81224
07-Sep-2006	13048000	0	81224	81224
07-Oct-2006	13048000	0	81224	81224
07-Nov-2006	13048000	0	81224	81224
07-Dec-2006	13048000	0	81224	81224
07-Jan-2007	13048000	0	81224	81224
07-Feb-2007	13048000	0	81224	81224
07-Mar-2007	13048000	0	81224	81224
07-Apr-2007	13048000	0	81224	81224
07-May-2007	13048000	0	81224	81224
07-Jun-2007	13048000	0	81224	81224
07-Jul-2007	13048000	0	81224	81224
07-Aug-2007	13048000	0	81224	81224
07-Sep-2007	13048000	0	81224	81224
07-Oct-2007	13048000	0	81224	81224
07-Nov-2007	13048000	0	81224	81224
07-Dec-2007	13048000	0	81224	81224
07-Jan-2008	13048000	0	81224	81224
07-Feb-2008	13048000	0	81224	81224
07-Mar-2008	13048000	0	81224	81224
07-Apr-2008	13048000	0	81224	81224
07-May-2008	13048000	0	81224	81224
07-Jun-2008	13048000	0	81224	81224
07-Jul-2008	13048000	0	81224	81224
07-Aug-2008	13048000	0	81224	81224
07-Sep-2008	13048000	0	81224	81224
07-Oct-2008	13048000	0	81224	81224
07-Nov-2008	13048000	0	81224	81224
07-Dec-2008	13048000	0	81224	81224
07-Jan-2009	13048000	0	81224	81224
07-Feb-2009	13048000	0	81224	81224
07-Mar-2009	13048000	0	81224	81224
07-Apr-2009	13048000	0	81224	81224
07-May-2009	13048000	0	81224	81224
07-Jun-2009	13048000	0	81224	81224
07-Jul-2009	13048000	0	81224	81224
07-Aug-2009	13048000	0	81224	81224
07-Sep-2009	13048000	0	81224	81224
07-Oct-2009	13048000	0	81224	81224
07-Nov-2009	13048000	0	81224	81224
07-Dec-2009	13048000	0	81224	81224

Data is Period

KMR-02C10

Period	Balance	Prin	Int	CashFlow
07-Jan-2010	13048000	0	81224	81224
07-Feb-2010	13048000	0	81224	81224
07-Mar-2010	13048000	0	81224	81224
07-Apr-2010	13048000	0	81224	81224
07-May-2010	13048000	0	81224	81224
07-Jun-2010	13048000	0	81224	81224
07-Jul-2010	13048000	0	81224	81224
07-Aug-2010	13048000	0	81224	81224
07-Sep-2010	13048000	0	81224	81224
07-Oct-2010	13048000	0	81224	81224
07-Nov-2010	13048000	0	81224	81224
07-Dec-2010	13048000	0	81224	81224
07-Jan-2011	13048000	0	81224	81224
07-Feb-2011	13048000	0	81224	81224
07-Mar-2011	13048000	0	81224	81224
07-Apr-2011	13048000	0	81224	81224
07-May-2011	13048000	0	81224	81224
07-Jun-2011	13048000	0	81224	81224
07-Jul-2011	13048000	0	81224	81224
07-Aug-2011	13048000	0	81224	81224
07-Sep-2011	13048000	0	81224	81224
07-Oct-2011	13048000	0	81224	81224
07-Nov-2011	13048000	0	81224	81224
07-Dec-2011	13048000	0	81224	81224
07-Jan-2012	13048000	0	81224	81224
07-Feb-2012	13048000	0	81224	81224
07-Mar-2012	13048000	0	81224	81224
07-Apr-2012	13048000	0	81224	81224
07-May-2012	13048000	0	81224	81224
07-Jun-2012	13048000	0	81224	81224
07-Jul-2012	13048000	0	81224	81224
07-Aug-2012	13048000	0	81224	81224
07-Sep-2012	13048000	0	81224	81224
07-Oct-2012	13048000	0	81224	81224
07-Nov-2012	13048000	0	81224	81224
07-Dec-2012	13048000	0	81224	81224
07-Jan-2013	13048000	0	81224	81224
07-Feb-2013	13048000	0	81224	81224
07-Mar-2013	13048000	0	81224	81224
07-Apr-2013	13048000	0	81224	81224
07-May-2013	13048000	0	81224	81224
07-Jun-2013	13048000	0	81224	81224
07-Jul-2013	13048000	0	81224	81224
07-Aug-2013	13048000	0	81224	81224
07-Sep-2013	13048000	0	81224	81224
07-Oct-2013	13048000	0	81224	81224
07-Nov-2013	13048000	0	81224	81224
07-Dec-2013	13048000	0	81224	81224
07-Jan-2014	13048000	0	81224	81224
07-Feb-2014	13048000	0	81224	81224
07-Mar-2014	13048000	0	81224	81224
07-Apr-2014	13048000	0	81224	81224
07-May-2014	13048000	0	81224	81224
07-Jun-2014	13048000	0	81224	81224
07-Jul-2014	13048000	0	81224	81224
07-Aug-2014	13048000	0	81224	81224
07-Sep-2014	13048000	0	81224	81224
07-Oct-2014	13048000	0	81224	81224
07-Nov-2014	13048000	0	81224	81224
07-Dec-2014	13048000	0	81224	81224
07-Jan-2015	12734529	313471	81224	394695
07-Feb-2015	11944365	790164	79272	869437
07-Mar-2015	11160985	783379	74354	857733
07-Apr-2015	10384333	776652	69477	846129
07-May-2015	9614351	769982	64642	834625
07-Jun-2015	8850982	763370	59849	823219
07-Jul-2015	8094168	756814	55097	811911
07-Aug-2015	7343855	750313	50386	800700
07-Sep-2015	6599986	743869	45715	789584
07-Oct-2015	5862506	737480	41085	778564
07-Nov-2015	5131361	731145	36494	767639
07-Dec-2015	4406497	724864	31943	756807
07-Jan-2016	3687860	718637	27430	746068
07-Feb-2016	2975397	712463	22957	735420
07-Mar-2016	2269054	706343	18522	724864
07-Apr-2016	1567977	701077	14125	715202
07-May-2016	872092	695885	9761	705646
07-Jun-2016	181350	690742	5429	696170
07-Jul-2016	0	181350	1129	182479
07-Aug-2016	0	0	0	0

Data is Period

Bear, Stearns & Co. Inc.
lsr

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Matrix Report

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