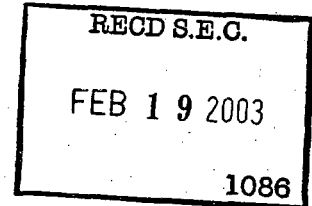


IN ACCORDANCE WITH RULE 311 OF REGULATION S-T,
THESE COMPUTATIONAL MATERIALS ARE BEING FILED IN PAPER.

SECURITIES AND EXCHANGE COMMISSION
WASHINGTON, DC 20549



03010118



FORM SE
FORM FOR SUBMISSION OF PAPER FORMAT EXHIBITS
BY ELECTRONIC FILERS

1 - Vanderbilt Mortgage and Finance, Inc.
2 - Vanderbilt ABS Corp.
3 - Clayton Homes, Inc.
(Exact Name of Registrant as Specified in Charter)

1 - 0000816512
2 - 0001141665
3 - 0000719547
(Registrant CIK Number)

Form 8-K for February 14, 2003
(Electronic Report, Schedule or Registration
Statement of Which the Documents Are a Part
(Give Period of Report))

1 - 333-57532
2 - 333-57532-02
3 - ~~0034100349~~ 1-8824
(SEC File Number, if Available)

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

PROCESSED

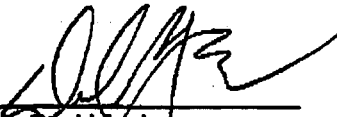
FEB 21 2003

**THOMSON
FINANCIAL**

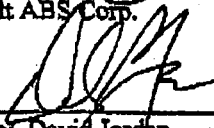
SIGNATURES

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.

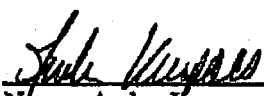
By: 
Name: Amber Krupacs
Title: Vice President

Exhibit Index

Exhibit

Page

99.1 Computational Materials

4

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

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

KMR-02C10 M1 (M-1)

Dated Date: 02/01/2003	Pricing
Trade Date: 02/01/2003	WAC: 0.000
Settle Date: 02/26/2003	WAM: 02/2003
Date of 1st CF: 03/07/2003	Type:
Pmts Per Year: 12	Collateral
Manager: FBOST	GROUP: G01
Face: 392,155.18M	CNWAC: 0.000
Speed Assump: 0.00% CPR	CGWAC: 0.000
Monthly Prepayment	Range: 0.00 - 0.00
Date ABS CPP RPI	CWAM:
	Range:
	Avg. 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 losses
6L30R500BCDR	1.3400%	1.3340%	1M LIB
	0.0000%	0.0000%	ADD_SF_RATE
	0.0000%	1.0000%	B2_GTY_FEE_RATE
	50.0000%	0.0000%	DELINQUENCY
	1.0000%	0.0000%	GT_Y_ON_AT_ZERO
	0.0000%	0.0000%	SF_SUB_AT_ZERO
AL Sprd	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

DIRECTED CASHFLOW FROM GROUP-G01

AL Sprd	5% CPP 6L30R500BCDR 1.3400% 0.0000% 0.0000% 50.0000% 1.0000% 0.0000%	prepaid losses 1M_LJB ADD_SF_RATE B2_GTY_FEE_RATE DELINQUENCY GTY_ON_AT_ZERO SF_SUB_AT_ZERO	Price Yield Avg. Life Duration 1st Prin Last Prin
450.00	88.164 9.202 12.59 7.50 01/15 07/16		

Tranche Details

Coupon Formulas										
	Index	Formula					Floor			
		All	Fixed	Rate	Bond		Cap			
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

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KMR-02C10

KMR-02C10 Class M1 (M-1) A <P>
Orig Bal 13,048,000 Fac 1,000,000 Comp 7,470 Mat 1,007/79 Wac 0.000(0.000) WAM- / (-2358) / 0
DIRECTED CASHFLOW FROM GROUP-020
Scenario: 5% CTP Prepayment IN LIB+1.30%; ADD_SF_RATE=0.0%; DELINQUENCY=0.0%; CTR_ON_AT_ZERO=1.0%; SF_RATE=0.0%; Settle Date 02/04/03

Period		Balance		Rate		Cashflow	
		Start	End	Start	End	Start	End
07-Feb-2003	07-Mar-2003	13048000	13048000	0.000	0.000	0	0
07-Mar-2003	07-Apr-2003	13048000	13048000	0.000	0.000	0	0
07-Apr-2003	07-May-2003	13048000	13048000	0.000	0.000	0	0
07-May-2003	07-Jun-2003	13048000	13048000	0.000	0.000	0	0
07-Jun-2003	07-Jul-2003	13048000	13048000	0.000	0.000	0	0
07-Jul-2003	07-Aug-2003	13048000	13048000	0.000	0.000	0	0
07-Aug-2003	07-Sep-2003	13048000	13048000	0.000	0.000	0	0
07-Sep-2003	07-Oct-2003	13048000	13048000	0.000	0.000	0	0
07-Oct-2003	07-Nov-2003	13048000	13048000	0.000	0.000	0	0
07-Nov-2003	07-Dec-2003	13048000	13048000	0.000	0.000	0	0
07-Dec-2003	07-Jan-2004	13048000	13048000	0.000	0.000	0	0
07-Jan-2004	07-Feb-2004	13048000	13048000	0.000	0.000	0	0
07-Feb-2004	07-Mar-2004	13048000	13048000	0.000	0.000	0	0
07-Mar-2004	07-Apr-2004	13048000	13048000	0.000	0.000	0	0
07-Apr-2004	07-May-2004	13048000	13048000	0.000	0.000	0	0
07-May-2004	07-Jun-2004	13048000	13048000	0.000	0.000	0	0
07-Jun-2004	07-Jul-2004	13048000	13048000	0.000	0.000	0	0
07-Jul-2004	07-Aug-2004	13048000	13048000	0.000	0.000	0	0
07-Aug-2004	07-Sep-2004	13048000	13048000	0.000	0.000	0	0
07-Sep-2004	07-Oct-2004	13048000	13048000	0.000	0.000	0	0
07-Oct-2004	07-Nov-2004	13048000	13048000	0.000	0.000	0	0
07-Nov-2004	07-Dec-2004	13048000	13048000	0.000	0.000	0	0
07-Dec-2004	07-Jan-2005	13048000	13048000	0.000	0.000	0	0
07-Jan-2005	07-Feb-2005	13048000	13048000	0.000	0.000	0	0
07-Feb-2005	07-Mar-2005	13048000	13048000	0.000	0.000	0	0
07-Mar-2005	07-Apr-2005	13048000	13048000	0.000	0.000	0	0
07-Apr-2005	07-May-2005	13048000	13048000	0.000	0.000	0	0
07-May-2005	07-Jun-2005	13048000	13048000	0.000	0.000	0	0
07-Jun-2005	07-Jul-2005	13048000	13048000	0.000	0.000	0	0
07-Jul-2005	07-Aug-2005	13048000	13048000	0.000	0.000	0	0
07-Aug-2005	07-Sep-2005	13048000	13048000	0.000	0.000	0	0
07-Sep-2005	07-Oct-2005	13048000	13048000	0.000	0.000	0	0
07-Oct-2005	07-Nov-2005	13048000	13048000	0.000	0.000	0	0
07-Nov-2005	07-Dec-2005	13048000	13048000	0.000	0.000	0	0
07-Dec-2005	07-Jan-2006	13048000	13048000	0.000	0.000	0	0
07-Jan-2006	07-Feb-2006	13048000	13048000	0.000	0.000	0	0
07-Feb-2006	07-Mar-2006	13048000	13048000	0.000	0.000	0	0
07-Mar-2006	07-Apr-2006	13048000	13048000	0.000	0.000	0	0
07-Apr-2006	07-May-2006	13048000	13048000	0.000	0.000	0	0
07-May-2006	07-Jun-2006	13048000	13048000	0.000	0.000	0	0
07-Jun-2006	07-Jul-2006	13048000	13048000	0.000	0.000	0	0
07-Jul-2006	07-Aug-2006	13048000	13048000	0.000	0.000	0	0
07-Aug-2006	07-Sep-2006	13048000	13048000	0.000	0.000	0	0
07-Sep-2006	07-Oct-2006	13048000	13048000	0.000	0.000	0	0
07-Oct-2006	07-Nov-2006	13048000	13048000	0.000	0.000	0	0
07-Nov-2006	07-Dec-2006	13048000	13048000	0.000	0.000	0	0
07-Dec-2006	07-Jan-2007	13048000	13048000	0.000	0.000	0	0
07-Jan-2007	07-Feb-2007	13048000	13048000	0.000	0.000	0	0
07-Feb-2007	07-Mar-2007	13048000	13048000	0.000	0.000	0	0
07-Mar-2007	07-Apr-2007	13048000	13048000	0.000	0.000	0	0
07-Apr-2007	07-May-2007	13048000	13048000	0.000	0.000	0	0
07-May-2007	07-Jun-2007	13048000	13048000	0.000	0.000	0	0
07-Jun-2007	07-Jul-2007	13048000	13048000	0.000	0.000	0	0
07-Jul-2007	07-Aug-2007	13048000	13048000	0.000	0.000	0	0
07-Aug-2007	07-Sep-2007	13048000	13048000	0.000	0.000	0	0
07-Sep-2007	07-Oct-2007	13048000	13048000	0.000	0.000	0	0
07-Oct-2007	07-Nov-2007	13048000	13048000	0.000	0.000	0	0
07-Nov-2007	07-Dec-2007	13048000	13048000	0.000	0.000	0	0
07-Dec-2007	07-Jan-2008	13048000	13048000	0.000	0.000	0	0
07-Jan-2008	07-Feb-2008	13048000	13048000	0.000	0.000	0	0
07-Feb-2008	07-Mar-2008	13048000	13048000	0.000	0.000	0	0
07-Mar-2008	07-Apr-2008	13048000	13048000	0.000	0.000	0	0
07-Apr-2008	07-May-2008	13048000	13048000	0.000	0.000	0	0
07-May-2008	07-Jun-2008	13048000	13048000	0.000	0.000	0	0
07-Jun-2008	07-Jul-2008	13048000	13048000	0.000	0.000	0	0
07-Jul-2008	07-Aug-2008	13048000	13048000	0.000	0.000	0	0
07-Aug-2008	07-Sep-2008	13048000	13048000	0.000	0.000	0	0
07-Sep-2008	07-Oct-2008	13048000	13048000	0.000	0.000	0	0
07-Oct-2008	07-Nov-2008	13048000	13048000	0.000	0.000	0	0
07-Nov-2008	07-Dec-2008	13048000	13048000	0.000	0.000	0	0
07-Dec-2008	07-Jan-2009	13048000	13048000	0.000	0.000	0	0
07-Jan-2009	07-Feb-2009	13048000	13048000	0.000	0.000	0	0
07-Feb-2009	07-Mar-2009	13048000	13048000	0.000	0.000	0	0
07-Mar-2009	07-Apr-2009	13048000	13048000	0.000	0.000	0	0
07-Apr-2009	07-May-2009	13048000	13048000	0.000	0.000	0	0
07-May-2009	07-Jun-2009	13048000	13048000	0.000	0.000	0	0
07-Jun-2009	07-Jul-2009	13048000	13048000	0.000	0.000	0	0
07-Jul-2009	07-Aug-2009	13048000	13048000	0.000	0.000	0	0
07-Aug-2009	07-Sep-2009	13048000	13048000	0.000	0.000	0	0
07-Sep-2009	07-Oct-2009	13048000	13048000	0.000	0.000	0	0
07-Oct-2009	07-Nov-2009	13048000	13048000	0.000	0.000	0	0
07-Nov-2009	07-Dec-2009	13048000	13048000	0.000	0.000	0	0
07-Dec-2009	07-Jan-2010	13048000	13048000	0.000	0.000	0	0

Class B: Period

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Page 2 of 2

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Matrix Report

KMR-02C10 M1 (M-1)

Dated Date: 02/01/2003	Pricing
Trade Date: 02/01/2003	WAC: 0.000
Settle Date: 02/26/2003	WAM: 02/2003
Date of 1st CF: 03/07/2003	Type:
Pmts Per Year: 12	Collateral
Manager: FBOST	GROUP: G01
Face: 392,155.18M	CNWAC: 0.000
Speed Assump.: 0.00% CPR	CGWAC: 0.000
Monthly Prepayment	Range: 0.00 - 0.00
Date ABS CPP RPI	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: 13,048,000.00	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
USD Swap	1.34	1.35	1.44
Yield Curve	8yr	9yr	10yr
USD Swap	4.11	4.26	4.41
	1yr	2yr	3yr
	1.35	1.44	1.94
	12yr	13yr	14yr
	4.53	4.65	4.74
	4yr	5yr	6yr
	4.82	4.91	5.12
	7yr	30yr	5.20
	3.92		

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 losses
6L30R500BCDR	1.3340%	1M_LIB
1.3400%	0.0000%	ADD_SF_RATE
0.0000%	1.0000%	B2_GTY_FEE_RATE
0.0000%	0.0000%	DELINQUENCY
50.0000%	0.0000%	GTY_ON_AT_ZERO
1.0000%	0.0000%	SF_SUB_AT_ZERO
0.0000%	8.61	Avg. Life
12.59	03/08	1st Prin
01/15	11/14	Last Prin
07/16		
435.00	89.169	Price
	9.052	Yield
	7.53	Duration
450.00	88.164	Price
	9.202	Yield
	7.50	Duration