

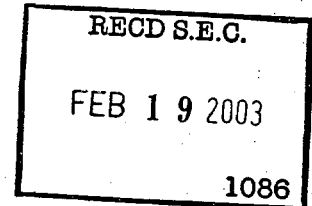
IN ACCORDANCE WITH RULE 311 OF REGULATION S-T,
THESE COMPUTATIONAL MATERIALS ARE BEING FILED IN PAPER.

SECURITIES AND EXCHANGE COMMISSION
WASHINGTON, DC 20549



03010119

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)

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

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

1-333-57532
2-333-57532-02
3-~~0000100349~~ 1-8824
(SEC File Number, if Available)

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

PROCESSED

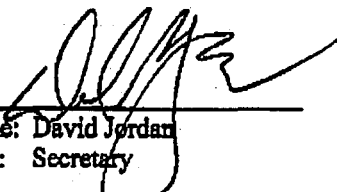
FEB 21 2003

**THOMSON
FINANCIAL**

SIGNATURES

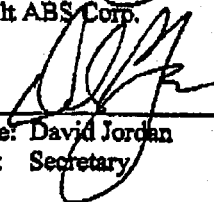
Filings Made by the Registrant. The registrants have duly caused this form to be signed on its behalf by the undersigned, thereunto duly authorized, in the City of Maryville, State of Tennessee, on February 19, 2003.

Vanderbilt Mortgage and Finance, Inc.

By: 

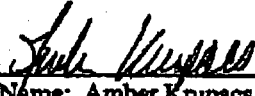
Name: David Jordan
Title: Secretary

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:
	Av. Age:
	Cumulative Prepayment
	ABS CPP RPI
	1 Mo
	3 Mo
	6 Mo
	1 Yr

Deal Comments

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

AL Sprd	5% CPP	225% MHP	prepay losses
	6L30R500BCDR		1M_LIB
	1.3400%	1.3340%	ADD_SF_RATE
	0.0000%	0.0000%	B2_GTY_FEE_RATE
	0.0000%	1.0000%	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	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

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	CNWCAC: 0.000
Speed Assump.: 0.00% CPR	CGWAC: 0.00 - 0.00
Monthly Prepayment	CWAM: Range:
Date ABS CPP RPI	Av. Age:
	Cumulative Prepayment
	ABS CPP RPI
	1 Mo
	3 Mo
	6 Mo
	1 Yr

Deal Comments

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:
Moodys:	Duff:

Coupon Formulas									
Index	Formula	Cap	Floor						
All	Fixed Rate Bond								
Yield Curve	1mo	3mo	6mo	1yr	2yr	3yr	4yr	5yr	7yr
USD Swap	1.34	1.35	1.35	1.44	1.94	2.54	3.01	3.39	3.68
Yield Curve	8yr	9yr	10yr	11yr	12yr	13yr	14yr	15yr	20yr
USD Swap	4.11	4.26	4.41	4.53	4.65	4.74	4.82	4.91	5.12

Settle: 26-Feb-2003 Curve Date: 14-Feb-2003 07:26:58
Fact Thru 09/9999; Hist Coupons; Clctn Rt 0%; Adv(None)
DIRECTED CASHFLOW FROM GROUP-G01

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

February 14, 2003
12:22PM EST
Page 1 of 2

KMR-02C10

Orig Bal 13,048,000 Fac 1.000000 Comp 7.470 Mat 10/07/79 Was=0.000(0.000) WAM- / (-22838)/ 0
KMR-02C10 Class M1 (M-1) A <P>
DIRECTED CASHFLOW FROM GROUP-G01

Date	Period		In	Out	Cash Flow
	Beginning	Ending			
07-Jan-2000	13046622	13121	13121	13121	
07-Feb-2000	13046622	13121	13121	13121	
07-Mar-2000	13046622	13121	13121	13121	
07-Apr-2000	13046622	13121	13121	13121	
07-May-2000	13046622	13121	13121	13121	
07-Jun-2000	13046622	13121	13121	13121	
07-Jul-2000	13046622	13121	13121	13121	
07-Aug-2000	13046622	13121	13121	13121	
07-Sep-2000	13046622	13121	13121	13121	
07-Oct-2000	13046622	13121	13121	13121	
07-Nov-2000	13046622	13121	13121	13121	
07-Dec-2000	13046622	13121	13121	13121	
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07-Mar-2001	13046622	13121	13121	13121	
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07-Sep-2013	13046622	13121	13121	13121	
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07-Apr-2015	13046622	13121	13121	13121	
07-May-2015	13046622	13121	13121	13121	
07-Jun-2015	13046622	13121	13121	13121	
07-Jul-2015	13046622	13121	13121	13121	
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07-Sep-2015	13046622	13121	13121	13121	
07-Oct-2015	13046622	13121	13121	13121	
07-Nov-2015	13046622	13121	13121	13121	
07-Dec-2015	13046622	13121	13121	13121	
07-Jan-2016	13046622				

This information should be considered only after reading Bear Stearns' Statement Regarding Assumptions as to Securities, Pricing Estimates, and Other Information ("the Statement"), which should be attached. Do not use or rely on this information if you have not received and reviewed the Statement. You may obtain a copy of the Statement from your sales representative. The yield table or scenario analysis being provided is based on assumptions you provided and is not to be used as a Bear, Stearns security evaluation or for pricing purposes.

KMR-02C10

[illegible]

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This information should be considered only after reading Bear Stearns' Statement Regarding Assumptions as to Securities Pricing Estimates, and Other Information ("the Statement"), which should be attached. Do not use or rely on this information if you have not received and reviewed the Statement. You may obtain a copy of the Statement from your sales representative. The yield table or scenario analysis being provided is based on assumptions you provided and is not to be used as a Bear Stearns security evaluation or for pricing purposes.

Matrix Report

KMR-02C10 M1 (M-1)

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

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
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Face: 392,155.18M	CNWAC:
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Monthly Prepayment	CWAM:
Date ABS CPP RPI	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
USD Swap	1.34	1.35	1.44
Yield Curve	8yr	9yr	10yr
USD Swap	4.11	4.26	4.41
	1yr	2yr	3yr
	4yr	5yr	6yr
	7yr		
	3.92	3.68	3.92
	15yr	20yr	30yr
	4.82	4.91	5.12
	4.65	4.74	4.82
	4.41	4.53	4.65
	4.26	4.41	4.53
	4.11	4.26	4.41
	4.00	4.11	4.26
	3.89	4.00	4.11
	3.78	3.89	4.00
	3.67	3.78	3.89
	3.56	3.67	3.78
	3.45	3.56	3.67
	3.34	3.45	3.56
	3.23	3.34	3.45
	3.12	3.23	3.34
	3.01	3.12	3.23
	2.90	3.01	3.12
	2.79	2.90	3.01
	2.68	2.79	2.90
	2.57	2.68	2.79
	2.46	2.57	2.68
	2.35	2.46	2.57
	2.24	2.35	2.46
	2.13	2.24	2.35
	2.02	2.13	2.24
	1.91	2.02	2.13
	1.80	1.91	2.02
	1.69	1.80	1.91
	1.58	1.69	1.80
	1.47	1.58	1.69
	1.36	1.47	1.58
	1.25	1.36	1.47
	1.14	1.25	1.36
	1.03	1.14	1.25
	0.92	1.03	1.14
	0.81	0.92	1.03
	0.70	0.81	0.92
	0.59	0.70	0.81
	0.48	0.59	0.70
	0.37	0.48	0.59
	0.26	0.37	0.48
	0.15	0.26	0.37
	0.04	0.15	0.26
	0.00	0.04	0.15
	0.00	0.00	0.04
	0.00	0.00	0.00

AL Sprd	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	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