

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

SECURITIES AND EXCHANGE COMMISSION
WASHINGTON, DC 20549

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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)

0000816512
0001141665
0000719547

(Registrant CIK Number)

Form 8-K for February 20, 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
~~332100319~~

(SEC File Number, if Available)

3- 1-8824

N/A

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

PROCESSED

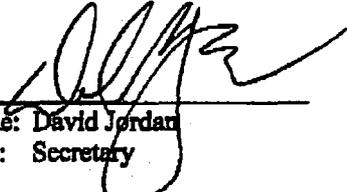
FEB 26 2003

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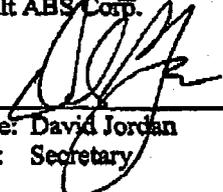
SIGNATURES

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 24, 2003.

Vanderbilt Mortgage and Finance, Inc.

By: 
Name: David Jordan
Title: Secretary

Vanderbilt ABS Corp.

By: 
Name: David Jordan
Title: Secretary

Clayton Homes, Inc.

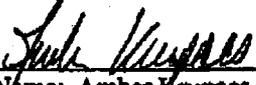
By: 
Name: Amber Krupacs
Title: Vice President

Exhibit Index

Exhibit

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99.1 Computational Materials

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IN ACCORDANCE WITH RULE 311 OF REGULATION S-T,
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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

VANDERBILT MORTGAGE AND FINANCE, INC.
 SENIOR/SUBORDINATED PASS-THROUGH CERTIFICATES, SERIES 2003-A
 CLASS B-1 YIELD TABLE

CLASS B-1 – PRICE/YIELD (1)

Balance	\$13,048,000	Delay	6	Assumed Margin: 5.00%
Coupon	7.96%	Dated	2/1/2002	
Settle	2/26/2002	First Payment	3/7/2002	

Pricing Speed	175 MHP	200 MHP	225 MHP	250 MHP	275 MHP
97.527150	8.585	8.592	8.598	8.604	8.609
97.542775	8.582	8.589	8.595	8.601	8.606
97.558400	8.578	8.585	8.592	8.597	8.602
97.574025	8.575	8.582	8.588	8.594	8.599
97.589650	8.572	8.578	8.585	8.590	8.595
97.605275	8.568	8.575	8.581	8.587	8.592
97.620900	8.565	8.572	8.578	8.583	8.588
97.636525	8.562	8.568	8.574	8.580	8.585
97.652150	8.558	8.565	8.571	8.577	8.581
WAL (To Call)	6.416	6.292	6.185	6.093	6.011

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Recipients of these Computational Materials must read and acknowledge the attached document "STATEMENT REGARDING ASSUMPTIONS AS TO SECURITIES, PRICING ESTIMATES, AND OTHER INFORMATION" before using or relying on the information contained herein. In addition, recipients of these Computational Materials may only use or rely on the information contained herein if read in conjunction with the related Prospectus and Prospectus Supplement. If you have not received the statement described above or the related Prospectus and Prospectus Supplement, please contact your account executive at Bear, Stearns & Co. Inc

VANDERBILT MORTGAGE AND FINANCE, INC.
 SENIOR/SUBORDINATED PASS-THROUGH CERTIFICATES, SERIES 2003-A
 CLASS B-1 YIELD TABLE

CLASS B-1 – PRICE/YIELD (2)

Balance	\$13,048,000	Delay	6	Assumed Margin: 5.25%
Coupon	7.96%	Dated	2/1/2002	
Settle	2/26/2002	First Payment	3/7/2002	

<i>Pricing Speed</i>	<i>175 MHP</i>	<i>200 MHP</i>	<i>225 MHP</i>	<i>250 MHP</i>	<i>275 MHP</i>
96.394410	8.828	8.839	8.849	8.857	8.865
96.410035	8.825	8.836	8.845	8.854	8.861
96.425660	8.822	8.832	8.842	8.850	8.858
96.441285	8.818	8.829	8.838	8.847	8.854
96.456910	8.815	8.825	8.835	8.843	8.851
96.472535	8.811	8.822	8.831	8.840	8.847
96.488160	8.808	8.818	8.828	8.836	8.844
96.503785	8.805	8.815	8.824	8.833	8.840
96.519410	8.801	8.812	8.821	8.829	8.837
WAL (To Call)	6.416	6.292	6.185	6.093	6.011



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 SENIOR/SUBORDINATED PASS-THROUGH CERTIFICATES, SERIES 2003-A
 CLASS B-1 YIELD TABLE

CLASS B-1 – PRICE/YIELD (3)

Balance	\$13,048,000	Delay	6	Assumed Margin: 6.00%
Coupon	7.96%	Dated	2/1/2002	
Settle	2/26/2002	First Payment	3/7/2002	

<i>Pricing Speed</i>	<i>175 MHP</i>	<i>200 MHP</i>	<i>225 MHP</i>	<i>250 MHP</i>	<i>275 MHP</i>
93.095510	9.559	9.580	9.599	9.616	9.632
93.111135	9.555	9.577	9.596	9.613	9.628
93.126760	9.552	9.573	9.592	9.609	9.624
93.142385	9.548	9.569	9.588	9.605	9.621
93.158010	9.545	9.566	9.585	9.602	9.617
93.173635	9.541	9.562	9.581	9.598	9.613
93.189260	9.538	9.559	9.577	9.594	9.609
93.204885	9.534	9.555	9.574	9.591	9.606
93.220510	9.531	9.552	9.570	9.587	9.602
WAL (To Call)	6.416	6.292	6.185	6.093	6.011



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VANDERBILT MORTGAGE AND FINANCE, INC.
 SENIOR/SUBORDINATED PASS-THROUGH CERTIFICATES, SERIES 2003-A
 CLASS B-1 YIELD TABLE

CLASS B-1 – PRICE/YIELD (4)

Balance	\$13,048,000	Delay	6	Assumed Margin: 5.50%
Coupon	7.96%	Dated	2/1/2002	
Settle	2/26/2002	First Payment	3/7/2002	

<i>Pricing Speed</i>	<i>175 MHP</i>	<i>200 MHP</i>	<i>225 MHP</i>	<i>250 MHP</i>	<i>275 MHP</i>
95.316440	9.064	9.078	9.090	9.102	9.112
95.332065	9.060	9.074	9.087	9.098	9.108
95.347690	9.057	9.071	9.083	9.094	9.105
95.363315	9.053	9.067	9.080	9.091	9.101
95.378940	9.050	9.064	9.076	9.087	9.097
95.394565	9.046	9.060	9.073	9.084	9.094
95.410190	9.043	9.057	9.069	9.080	9.090
95.425815	9.039	9.053	9.066	9.077	9.087
95.441440	9.036	9.050	9.062	9.073	9.083
WAL (To Call)	6.416	6.292	6.185	6.093	6.011

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