



Re: Loan #: _____

Dear Vanderbilt Customer,

If you have received a claim check from your insurance company due to damages to the home, our process is to monitor repairs and we would like to see them completed within 6 months. We know this is a trying time for you and our goal is to have the repairs completed as quickly and thoroughly as possible.

The following information will be needed in order to issue funds:

- Your signed insurance claim check (All parties required to sign).
- A copy of the Estimate of Loss (Adjuster's Summary) from the insurance company showing the breakdown of the damages that occurred to the home.
- **If you will be using a contractor(s):** a copy of the contractor's estimate with the name(s) as they would appear on a disbursement check, phone number with area code, and a breakdown of repairs with the amounts clearly printed. If the contractor requires an initial payment please mark the amount clearly on the estimate.
- **If you will be doing your own repairs:** please provide an estimate from the store where you will be purchasing the materials.

Vanderbilt will issue a partial check payable to you and your contractor or to the store where you will be purchasing your materials once the above mentioned items are received. As you spend the funds from each disbursement send the receipts or paid invoices in order to release additional funds to continue repairs. Once all the repairs are completed, send colored pictures of the repairs.

The required information and color pictures may be emailed to: VMFClaims@VMF.com or mailed to the address below. You may fax estimates and receipts to **865-380-3427**.

IMPORTANT NOTE: Always include your VMF loan number on all correspondence and color pictures.

We value you as our customer and it is our continuing goal to provide you with the highest level of customer service. If you have any questions, please feel free to call us at **1-800-970-7250**. Our office hours are Monday through Thursday, 8:30 A.M. to 8:00 P.M. and Friday, 8:30 A.M. to 5:30 P.M. (Eastern Time).

Sincerely,

Mortgage Claims Representative

IMPORTANT NOTICE: IF YOU OR YOUR ACCOUNT ARE SUBJECT TO BANKRUPTCY PROCEEDINGS OR IF YOU HAVE RECEIVED A BANKRUPTCY DISCHARGE, THIS COMMUNICATION IS FOR INFORMATION PURPOSES ONLY AND IS NOT AN ATTEMPT TO COLLECT A DEBT.



Vanderbilt Mortgage and Finance, Inc.

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