

CONSENT TO RECEIVE ELECTRONIC COMMUNICATIONS

By clicking the "I Agree" button below you consent to receive all communications relating to your Vanderbilt Mortgage and Finance, Inc. ("VMF") account ("Account") in electronic form. Before you do so, read these disclosures carefully. The communications covered by your consent include (i) your Monthly Statement, (ii) Mortgage Interest Statements, (iii) Variable Rate Disclosures, and (iii) any disclosure required by federal, state or local law, ordinance or regulation, including disclosures under the federal Truth in Lending Act, the federal Fair Credit Reporting Act and the financial privacy provisions of the Gramm-Leach-Bliley Act. Communications may include your name and some information about your Account, including your balance or the due date. Electronic communications may be disclosed to any party with access to your Account, email account, hardware or software used to view your secure online Account or email account.

HOW TO WITHDRAW YOUR CONSENT

After you have consented, if you want to withdraw your consent to receive electronic communications, you may un-enroll by accessing the VMF web page at www.vmf.com. You may also withdraw your consent by contacting us in writing at **PO Box 9800, Maryville, TN 37802** or by phone at **1-800-970-7250** during normal business hours. We will not impose any fee to process the withdrawal of your consent to electronic communications. You will not be able to receive your Monthly Statements or anything else electronically if you do not consent to receive electronic communications or withdraw your consent. Any withdrawal of your consent to electronic communications will be effective only after we have had a reasonable period of time to receive and process your withdrawal request.

HOW TO UPDATE YOUR RECORDS

You agree to promptly update your email address if a change occurs by updating your information through your secure online account at www.vmf.com.

SYSTEM REQUIREMENTS

In order to successfully access your online communications, we recommend using the following operating systems, Internet browsers and other software:

- A personal computer capable of accessing the Internet, sending and receiving email, and a printer capable of printing copies of web site information for your records.
- Microsoft Windows XP, or later versions, or Apple Mac OS X Leopard (10.5) or later versions.
- An Internet browser that supports 128-bit encryption*. Our resources are best experienced with any of the following:
 - Microsoft Internet Explorer 8.0 or later versions
 - Mozilla Firefox 3 or later versions
 - Apple Safari 5 or later versions
 - Google Chrome 7 or later versions
 - Adobe Reader 9.5 or later versions or Adobe compatible software, so you can view Adobe PDF files.

These system requirements are subject to change. If they do change, we will notify you and ask you to repeat this consent process so that we may assure ourselves and you may assure yourself that you are still able to access and receive electronic communications from VMF.

PAPER COPIES OF COMMUNICATIONS

Upon your request we will provide you with a paper copy of any communication that we provide you electronically. You may request copies of any communication by contacting us in writing at **PO Box 9800 Maryville, TN 37802**, or contacting us by phone at **1-800-970-7250** during normal business hours.

COMMUNICATIONS IN WRITING

All communications, either electronic or paper format, from us to you will be considered "in writing." You may print or download a copy of this "Consent to Receive Electronic Communications" and any other communication that is important to you.

ACCESS TO COMMUNICATIONS

By providing your consent to receive electronic communications at this website, you confirm that you can receive and access electronic communications from VMF.

OTHER IMPORTANT TERMS

- 1. Statement Inserts:** Any inserts that would be included with a statement sent by U.S. Mail may also be sent to you electronically. If an insert contains legally required material, to ensure that you receive the necessary material, we may send you a paper copy of your statement in addition to making the statement available to you electronically. Any legally required insert that would not be available electronically will be sent to you by U.S. Mail.
- 2. Payment Information:** When you elect to stop paper statements, we must still receive your payment on or before the Payment Due Date. You can do this through an electronic bill pay service with your bank or through this website (e-Pay), our automated payment by phone system, or by mailing your payment to us at the address shown on the electronic Monthly Statement. Please note, if you do not choose to pay electronically, allow 7 days for mailing to ensure payment is received by the due date.
- 3. Returned Emails:** If email from VMF is returned to us, we may cancel your enrollment and resume sending paper statements and other communications in the mail. If this happens, you will need to re-enroll with updated information to receive electronic communications.
- 4. Spam Filters:** We will make every effort to ensure that our email notifications are properly listed with all spam filter agencies. However, you are responsible for ensuring that any spam filters recognize email originating from us. If you fail to receive email notifications from us after enrolling for electronic communications, please check with the provider of your email account and/or the spam filter associated with your email account.
- 5. Cancellation by VMF:** We reserve the right, at any time, and without notice, to stop providing electronic communications and provide you with paper statements and other communications.

* What is encryption?

Encryption is the scrambling of information for transmission back and forth between two points. A key is required both to encrypt and decrypt the information. When you log into your account through the website, your web browser and the Vanderbilt Mortgage and Finance, Inc. (VMF) servers agree upon an encryption key to use. From that point forward, your web browser sends your requests for information to VMF as encrypted data. We then decrypt your request and send it back to you in an encrypted format. When your browser receives the response, the information is decrypted so that you can read it. Because the key is known only to your web browser and to VMF, encryption protects your loan information so it cannot be intercepted and read by a third party.

* What is 128-bit encryption?

The strength of an encryption key is measured by how long the key is in bits of data. A 128-bit encryption key means that there are on the order of a septillion possible encryption keys that might be used for your account data, but only one that works for each time you access your online account. This is exponentially more powerful than earlier encryption standards that only offer 40- or 56-bit keys. VMF uses only 128-bit encryption keys for secure online communication.

ELECTRONIC SIGNATURES

You acknowledge that by clicking on the "I Agree" button, you are indicating your intent to sign up for electronic communications, that this shall constitute your signature and that you agree to all terms and conditions included in this Consent to Receive Electronic Communications. If you do not agree, you may press "Cancel".