



Attn: Mortgage Claims
PO Box 9800
Maryville, TN 37802

Re: Loan # _____

Dear Vanderbilt Customer,

Thank you for contacting us regarding the recent claim filed on the home. We know this is a trying time for you and our goal is to have the repairs completed as quickly and thoroughly as possible. Our process is monitoring the repairs and we would like to see them completed within 6 months. 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.

We 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 for that amount in order to release additional funds to continue repairs. Once all the repairs are completed, send final receipts, paid invoices and developed color pictures of all the repairs to finalize the claim. A physical inspection may also be required (at no expense to you).

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

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

If you have any questions, please contact our Customer Service Department at **1-800-970-7250**. Our office hours are Monday through Thursday from 8:30 A.M. to 8:00 P.M. and Friday from 8:30 A.M. to 5:30 P.M. (Eastern Time).

Sincerely,

Mortgage Claims Department

The following notices are required by Federal law: 1. This is an attempt by a debt collector to collect a debt and any information obtained will be used for that purpose. 2. To the extent your original obligation was discharged, or subject to an automatic stay under the bankruptcy code, this statement is for informational purposes only and is not an attempt to collect a debt or impose personal liability for a debt.

Toll Free: 800.970.7250 • Phone: 865.380.3000 • Fax: 865.380.3427 • www.VMF.com • NMLS # 1561