

Loan Summary | Vanderbilt Mortgage and Finance, Inc. - Mozilla Firefox

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VMF vmf.com https://quassl.vmf.com/customer_account/loan_summary/index.cfm

Mon. - Thurs. 8:30am - 8:00pm ET Fri. 8:30am - 5:30pm ET
1-800-970-7250

Vanderbilt HOME E-PAY EXPRESS PREQUALIFICATION CAREERS CONTACT US FAQ LOG OUT

ONLINE INFORMATION

- ▶ Loan Summary
- Statements
- Payment Activity
- Payoff Request
- Escrow
- Insurance
- Document Request


Make your FREE ONLINE Payment Today!

▶ Pay Now

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Loan Summary

Here is the latest payment and balance information on your Vanderbilt Home Loan. Managing your mortgage has never been easier!



GO paperless
Find Out How...

Next Monthly Payment Due

Payment Due Date	05/01/2011
Auto Draft Payment	No Enroll
Principal/Interest Payment	\$459.57
Current Amount Due	\$518.11
Past Due Amount	\$1,041.22
Total Amount Due	\$1,559.33

Includes [escrow](#). Any past due amount is due immediately.

Last Amount Received \$518.11

Date Applied	02/01/2011
Principal	\$299.26
Interest	\$160.31
Escrow	\$58.54
Total	\$518.11

My Loan Summary

Principal Balance	\$15,732.10	<small>Request a payoff quote.</small>
Escrow Balance	\$175.67	
Late/Return Balance	(\$5.00)	<small>Negative values appear in parenthesis</small>

MY INFORMATION UPDATE

STEVEN WILLIAMS

Email Address:
yanett.paulson@vmf.com

Loan Number: 114028

Mailing Address:
131 Odell Dr
Laurens, SC 29360

Home Location:
131 Odell Dr
Laurens, SC 29360

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- Auto Draft

- Go Paperless

Electronic Verification | Vanderbilt Mortgage and Finance, Inc. - Mozilla Firefox

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Electronic Verifi

Electronic Verification

If user wishes to enroll/update their AutoDraft information, user must follow the **Electronic Verification** steps first.....

Electronic Verification is a one (1) step process.

Vanderbilt HOME E-PAY EXPRESS PREQUALIFICATION CAREERS CONTACT US FAQ LOG OUT

Automatic Draft Payment Authorization - Gain time, security and convenience!

To proceed through the ACH Electronic Funds Transfer (Auto Draft) you must begin with the verification process as well as having a checking or savings account with a financial institution.

There are **3 steps** to complete Auto Draft process:

Step 1. Do you see the seven (7) digit unique code in the document below? * Yes No

* Required software: Adobe® Reader®

Unique Code:

ZKWZKTE

7 Digit Code: *

To verify you have Adobe® Reader®, please enter the 7 digit code.

Step 2. Verify Your Email Address

To complete this step, a test email will be sent to the address below. You will have 24-Hours to activate the link contained in this email which allows you to proceed to Step 3. If you are unable to complete this step within the 24-hour timeframe, you will have to log in and start this process over.

Current Email Address: **yanett.paulson@vmf.com**
If this email address is not correct, please [update](#) your email address before continuing.

MY INFORMATION UPDATE

STEVEN WILLIAMS

Email Address:
yanett.paulson@vmf.com

Loan Number: 114028

Mailing Address:
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Laurens, SC 29360

Home Location:
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Electronic Verification

After finishing the electronic verification, Auto Draft steps will show...

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vmf.com https://quassl.vmf.com/customer_account/loan_summary/eSign/esign_hold.cfm

Electronic Verification | Vanderbilt M...

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24-Hour Verification Notice

You are just ONE step away from completing your verification with us!

The verification email sent to you contains a link that will take you to Step 3. If you do not receive your email verification, check your Spam/Junk mailbox.

You will have 24-Hours to activate the link contained in the email sent to you.

If you are unable to complete this step within the 24-hour timeframe, you will have to log in and start this process over.

Reminder: Add Vanderbilt Mortgage and Finance to your address book to ensure our notifications do not get sent to your SPAM/JUNK mailbox.

MY INFORMATION UPDATE

STEVEN WILLIAMS

Email Address:
yanett.paulson@vmf.com

Loan Number: 114028

Mailing Address:
131 Odell Dr
Laurens, SC 29360

Home Location:
131 Odell Dr
Laurens, SC 29360

Log Out | Questions?

Make your **FREE ONLINE** Payment Today!

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Electronic Verification:

- Message page after sending the email to confirm

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Pay Now

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vmf.com https://quassl.vmf.com/customer_account/loan_summary/eSign/emailCheck.cfm

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Laurens, SC 29360

Log Out | Questions?

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Electronic Verification:
Message page if user tries to continue without email confirmation.

Make your FREE ONLINE Payment Today!
Pay Now
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24 Hour Confirmation Notice

Do_not_Reply@clayton.net

Sent: Mon 3/14/2011 4:08 PM

To: Paulson, Yanett



24 Hour Confirmation Notice

Date Sent: March 14, 2011 at 16:08 PM

You are just ONE step away from completing your electronic signature with us! You will have 24-Hours to activate the link contained in this e-mail. If you are unable to complete this step within the 24-hour timeframe, you will have to log in and start this process over.

[Confirm my e-mail now](#)

This is an automated email response. **Please do not** contact us with any concerns regarding this transaction, please contact Customer Support at Mon. - Thu. 8:30 A.M. - 8:00 P.M. ET or Fri. 8:30 A.M. - 8:00 P.M. ET.

Electronic Verification:

Email user will be getting with link to confirm email.

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Online Terms and Conditions Agreement

Step 3.- Review and agree to the terms and conditions of the Agreement below.

[Printer friendly](#)

ONLINE ACCOUNT TERMS AND CONDITIONS AGREEMENT

Before activating your online account, please care

Vanderbilt Mortgage and Finance, Inc., has est
This web site provides our customers with an alte
transactions relating to their mortgage. This web's
confidentiality of their loan information. It is a viola

* I accept and agree to the terms and conditions of this Agreement.

* is a required field

Electronic Verification:

- User must agree to the “online terms and conditions” agreement

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LENDER

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ex.cfm

Auto Draft
If user has current information.

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Vanderbilt HOME E-PAY EXPRESS PREQUALIFICATION CAREERS CONTACT US FAQ LOG OUT

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Loan Summary

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Next Monthly Payment Due

Payment Due Date	04/01/2011	
Auto Draft Payment	Yes	Current Info
Principal/Interest Payment	\$459.57	
Current Amount Due	\$518.11	Includes escrow .
Past Due Amount	\$523.11	Any past due amount is due immediately.
Total Amount Due	\$1,041.22	

Last Amount Received **\$518.11**

Date Applied	02/01/2011
Principal	\$299.26
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Total	\$518.11

My Loan Summary

Principal Balance	\$15,732.10	Request a payoff quote.
-------------------	-------------	---

MY INFORMATION [UPDATE](#)

STEVEN WILLIAMS

[Email Address:](#)
yanett.paulson@clayton.net


[Loan Number:](#) 114028

[Mailing Address:](#)
131 Odell Dr
Laurens, SC 29360

[Home Location:](#)
131 Odell Dr
Laurens, SC 29360

[Log Out](#) | [Questions?](#)

Make your FREE ONLINE Payment Today!



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ONLINE INFORMATION

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Make your **FREE** ONLINE Payment Today!

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Current Information

Due Date:	March 01, 2011
ABA/Transit Routing Number :	xxxx-4330
Bank Name:	FOUNDERS FCU
Bank Account Type:	Checking
Bank Account Number:	xxxx-5791
Name on Bank Account:	0
Initial Draft Date:	March 01, 2011
Draft Amount:	\$518.11

Exit

Request Change

Remove

MY INFORMATION

UPDATE

STEVEN WILLIAMS

Email Address:
yanett.paulson@clayton.net

Loan Number: 114028

Mailing Address:
131 Odell Dr
Laurens, SC 29360

Home Location:
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Laurens, SC 29360

Log Out | Questions?

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Auto Draft



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ONLINE INFORMATION

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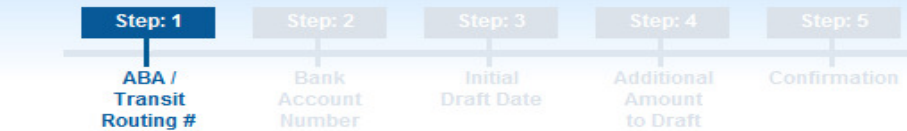
Make your FREE ONLINE Payment Today!

Pay Now

View other payment options

Automatic Draft Payment

Please fill out the information below for your recurring ACH draft.



ABA / Transit Routing Number : * 275982610

Bank Name: Not a valid ABA / Transit Routing Number. Please enter a correct number.

* is a required field

Cancel

Get Bank's Name

If you are drafting from a savings account or from a credit union, please confirm with your financial institution the appropriate ABA / Transit Routing Number, Account Number and that your account can be set-up to draft.

Where can I find my ABA / Transit Routing Number?

NAME _____ 123
 ACCOUNT NO. _____
 PAY TO THE ORDER OF _____ \$ _____ DOLLARS
 FOR _____
 ⑆ 1235108361⑆ 123456789 * 123
 ABA / Transit Routing Number Account Number Check Number

MY INFORMATION UPDATE

STEVEN WILLIAMS

Email Address: yanett.paulson@clayton.net

Loan Number: 114028

Mailing Address: 131 Odell Dr, Laurens, SC 29360

Home Location: 131 Odell Dr, Laurens, SC 29360

Log Out | Questions?

Make your FREE ONLINE Payment Today!

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View other payment options



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- CAREERS
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- ONLINE INFORMATION**
- Loan Summary
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Automatic Draft Payment

Please fill out the information below for your recurring ACH draft.



ABA / Transit Routing Number : *

Bank Name: DANE COUNTY CU

* is a required field

If you are drafting from a savings account or from a credit union, please confirm with your financial institution the appropriate ABA / Transit Routing Number, Account Number and that your account can be set-up to draft.

Where can I find my ABA / Transit Routing Number?

NAME _____ 123
 ACCOUNT NO. _____
 PAY TO THE ORDER OF _____ \$ _____
 _____ DOLLARS
 FOR _____
 @ 1: 135108361: 123456789 * 123
ABA / Transit Routing Number **Account Number** **Check Number**

MY INFORMATION UPDATE

STEVEN WILLIAMS

Email Address:
yanett.paulson@clayton.net

Loan Number: 114028

Mailing Address:
131 Odell Dr
Laurens, SC 29360

Home Location:
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Automatic Draft Payment

Please fill out the information below for your recurring ACH draft.

Step 1 Step 2 Step 3 Step 4 Step 5

ABA / Transit Routing # Bank Account Number Initial Draft Date Additional Amount to Draft Confirmation

Current Loan Due Date: April 01 2011

ABA / Transit Routing Number: xxx-xxx-8705

Bank Name: DANE COUNTY CU

Type of Account : * Checking Savings

Bank Account Number : * 1234567890

Re-enter Bank Account Number : * 1234567890

Bank Account Name as it appears on the bank statement : First Name : * yanett Last Name : paulson

* is a required field

Cancel

If you are drafting from a savings account or from a financial institution the appropriate ABA / Transit Routing Number that your account can be set-up to draft.

Where can I find my

NAME _____
ACCOUNT NO. _____

PAY TO THE ORDER OF \$ _____ DOLLARS

FOR _____

⑆ 1234567890 ⑆ 123

ABA / Transit Routing Number Account Number Check Number

MY INFORMATION UPDATE

STEVEN WILLIAMS

Email Address: yanett.paulson@clayton.net

Loan Number: 114028

Mailing Address: 131 Odell Dr
Laurens, SC 29360

Home Location: 131 Odell Dr
Laurens, SC 29360

Log Out | Questions?

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Make your **FREE** ONLINE Payment Today!
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Auto Draft
Last name entered must match last name on file of the borrower, co-borrower or spouse

Done

Auto Draft | Vanderbilt Mortgage and Finance, Inc. - Mozilla Firefox

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vmf.com https://quassl.vmf.com/customer_account/loan_summary/auto_draft/autoDraftKibosh.cfm

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ONLINE INFORMATION

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- Escrow
- Insurance
- Document Request

Make your FREE ONLINE Payment Today!
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We are unable to process your request at this time...


The name you provided does not match our records. Please use one of the set up methods below:

 To set up automatic payments, please fill out the [Auto Draft Authorization](#) and send it by mail or fax.

 Prefer to speak to a Customer Service Representative?
Please call 1-800-970-7250. Our office hours are Mon. - Thu. 8:30 A.M. - 8:00 P.M. ET or Fri. 8:30 A.M. - 5:30 P.M. ET.

Provided are two easy ways to pay.

 **Online Pay:** To make a one time FREE online payment using your checking account, please visit [e-Pay](#)

 **By Mail:** To mail in a payment using a check or money order, please include the **payment coupon** and mail it to the payment address listed below and remember to **write your loan number on your check or money order.**

Vanderbilt Mortgage and Finance, Inc.
PO BOX 71096
CHARLOTTE NC 28272-1096

MY INFORMATION UPDATE

STEVEN WILLIAMS

Email Address:
yanett.paulson@clayton.net

Loan Number: 114028

Mailing Address:
131 Odell Dr
Laurens, SC 29360

Home Location:
131 Odell Dr
Laurens, SC 29360

[Log Out](#) | [Questions?](#)

Make your FREE ONLINE Payment Today!
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Auto Draft
If last name does not match the process is stopped and user is given options to make a payment

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 Equal Housing Lender
EQUAL HOUSING OPPORTUNITY

Automatic Draft Payment | Vanderbilt Mortgage and Finance, Inc. - Mozilla Firefox

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Vanderbilt HOME E-PAY EXPRESS PREQUALIFICATION CAREERS CONTACT US FAQ LOG OUT

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- Document Request

Make your FREE ONLINE Payment Today!
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View other payment options

Automatic Draft Payment

Please fill out the information below for your recurring ACH draft.

Step: 1
Step: 2
Step: 3
Step: 4
Step: 5

ABA / Transit Routing #
Bank Account Number
Initial Draft Date
Additional Amount to Draft
Confirmation

Current Loan Due Date: April 01 2011

ABA / Transit Routing Number: xxx-xxx-8705

Bank Name: DANE COUNTY CU

Type of Account : * Checking Savings

Bank Account Number : * 1234567890

Re-enter Bank Account Number : * 1234567890

Bank Account Name as it appears on the bank statement :

First Name: * yanett

Last Name: * williams

* is a required field

Cancel
Continue

If you are drafting from a savings account or from a financial institution the appropriate ABA / Transit Routing Number that your account can be set-up to draft.

Where can I find my ABA / Transit Routing Number?

NAME _____

ACCOUNT NO. _____

PAY TO THE ORDER OF _____

FOR _____

⑆ 1235108361⑆ 123456789⑆ 123

ABA / Transit Routing Number
Account Number
Check Number

MY INFORMATION UPDATE

STEVEN WILLIAMS

Email Address:
yanett.paulson@clayton.net

Loan Number: 114028

Mailing Address:
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Laurens, SC 29360

Home Location:
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[Log Out](#) | [Questions?](#)

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View other payment options

Auto Draft
Last name entered must match last name on file of the borrower, co-borrower or spouse

Automatic Draft Payment | Vanderbilt Mortgage and Finance, Inc. - Mozilla Firefox

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vmf.com https://quassl.vmf.com/customer_account/loan_summary/auto_draft/select_month.cfm

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Vanderbilt HOME E-PAY EXPRESS PREQUALIFICATION CAREERS CONTACT US FAQ LOG OUT

ONLINE INFORMATION

- Loan Summary
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- Document Request

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Automatic Draft Payment

Please fill out the information below for your recurring ACH draft.

Step: 1
Step: 2
Step: 3
Step: 4
Step: 5

ABA / Transit Routing #
Bank Account Number
Initial Draft Date
Additional Amount to Draft
Confirmation

Current Loan Due Date:	April 01 2011
ABA / Transit Routing Number:	xxx-xxx-8705
Bank Name:	DANE COUNTY CU
Bank Account Type:	Savings
Account Number:	xxx-xxx-7890
Name on Bank Account:	yanett williams
Select when to begin your recurring ACH draft:	<input checked="" type="radio"/> Begin draft on due date <input type="radio"/> Begin draft on an alternate date
	June 01 2011

* is a required field

IMPORTANT — READ CAREFULLY:

Your loan must be current for your recurring ACH draft to take effect.

If your payment draft date falls on a Saturday, Sunday or a Holiday then your account will draft the **previous** business day. For instance, if your draft date falls on a Saturday, Sunday or there is a Holiday on a Monday, your account will draft the preceding Friday.

Cancel
Continue

MY INFORMATION UPDATE

STEVEN WILLIAMS

Email Address:
yanett.paulson@clayton.net

Loan Number: 114028

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EQUAL HOUSING OPPORTUNITY

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https://quassl.vmf.com/customer_account/loan_summary/auto_draft/ad Certificate Error Bing

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Automatic Draft Payment | Vanderbilt Mortgage ...

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Vanderbilt HOME E-PAY EXPRESS PREQUALIFICATION CAREERS CONTACT US FAQ LOG OUT

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Automatic Draft Payment

Please fill out the information below for your recurring ACH draft.

Step: 1 Step: 2 Step: 3 **Step: 4** Step: 5

ABA / Transit Routing # Bank Account Number Initial Draft Date **Additional Amount to Draft** Confirmation

Current Loan Due Date:	May 01 2011
Payment Amount Due:	\$518.11
ABA / Transit Routing Number:	xxx-xxx-8705
Bank Name:	DANE COUNTY CU
Bank Account Type:	Savings
Bank Account Number:	xxx-xxx-7890
Name on Bank Account:	yanett williams
Initial Draft Amount:	\$518.11
Initial Draft Date:	06/01/2011
Please continue with your current payment method until your draft takes effect.	
Additional Amount to Draft (Optional):	\$ <input type="text" value="3.01"/> Ex. 0.00

MY INFORMATION UPDATE

STEVEN WILLIAMS

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Automatic Draft Payment Authorization | Vanderbilt Mortgage and Finance, Inc. - Mozilla Firefox

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vmf.com https://quassl.vmf.com/customer_account/loan_summary/eSign/viewAgreement.cfm

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1-800-970-7250

Vanderbilt HOME E-PAY EXPRESS PREQUALIFICATION CAREERS CONTACT US FAQ LOG OUT

Automatic Draft Payment Authorization

Step 3.- Review and agree to the to the Automatic Draft Payment Authorization below.

[Printer friendly](#)

Automatic Draft Payment Authorization	
ABA / Transit Routing Number:	xxx-xxx-8705
Bank Name:	DANE COUNTY CU
Bank Account Type:	Savings
Bank Account Number:	xxx-xxx-7890
Bank Account Name:	yanett williams
Initial Draft Amount:	\$518.11
Initial Draft Date:	06/01/2011
Additional Amount to Draft:	\$3.01

Your Authorization—Please Read Carefully

I agree and authorize Vanderbilt Mortgage and Finance, Inc. to initiate recurring ACH electronic fund transfers from the account listed above.

* is a required field

Auto Draft Agreement

- User must agree to the agreement

Loan Summary | Vanderbilt Mortgage and Finance, Inc. - Mozilla Firefox

File Edit View History Bookmarks Split Tools

vmf.com

Remove Pending Information

Mon. - Thurs. 8:30am - 8:00pm ET Fri. 8:30am - 5:30pm ET
1-800-970-7250

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Principal Paid YTD	\$299.26
Interest Paid YTD	\$160.31
Fixed Interest Rate	12%
Contract Date	12/21/1994
Original Loan Amount	\$41,737.95
Original Term	20 years

MY INFORMATION UPDATE

STEVEN WILLIAMS

Email Address:
yanett.paulson@clayton.net

Loan Number: 114028

Mailing Address:
131 Odell Dr
Laurens, SC 29360

Home Location:
131 Odell Dr
Laurens, SC 29360

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- CAREERS
- CONTACT US
- FAQ
- LOG OUT

- ONLINE INFORMATION**
- Loan Summary
 - Statements
 - Payment Activity
 - Payoff Request
 - Escrow
 - Insurance
 - Document Request

Pending Information

ABA/Transit Routing Number :	xxxx-8705
Bank Name:	DANE COUNTY CU
Bank Account Type:	Savings
Bank Account Number:	xxxx-7890
Name on Bank Account:	YANETT WILLIAMS
Initial Draft Date:	June 01, 2011
Additional Amount to Draft :	\$ 12.10

IMPORTANT — PLEASE READ CAREFULLY:
Removal of pending information **will not** remove current information.

Exit

Remove

MY INFORMATION UPDATE

STEVEN WILLIAMS

Email Address:
yanett.paulson@clayton.net

Loan Number: 114028

Mailing Address:
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Laurens, SC 29360

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Automatic Draft Payment | Vanderbilt Mortgage and Finance, Inc. - Mozilla Firefox

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vmf.com https://quassl.vmf.com/customer_account/loan_summary/auto_draft/remove.cfm?All_Per

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ONLINE INFORMATION	Pending Information	MY INFORMATION UPDATE
Loan Summary Statements Payment Activity Payoff Request Escrow Insurance Document Request	<p>ABA/Transit Routing Number : xxxx-8705</p> <p>Bank Name: DANE COUNTY CU</p> <p>Bank Account Type: Savings</p> <p>Bank Account Number: xxxx-7890</p> <p>Name on Bank Account: YANETT WILLIAMS</p> <p>Initial Draft Date: June 01, 2011</p> <p>Additional Amount to Draft : \$ 12.10</p>	<p>STEVEN WILLIAMS</p> <p><u>Email Address:</u> yanett.paulson@clayton.net</p> <p><u>Loan Number:</u> 114028</p> <p><u>Mailing Address:</u> 131 Odell Dr Laurens, SC 29360</p> <p><u>Home Location:</u> 131 Odell Dr Laurens, SC 29360</p> <p>Log Out Questions?</p>

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Auto Draft
Remove Current Information (if applicable)

Loan Summary | Vanderbilt Mortgage and Finance, Inc.

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ONLINE INFORMATION

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- Document Request

Loan Summary

Here is the latest payment and balance information on your Vanderbilt Home Loan. Managing your mortgage has never been easier!

Next Monthly Payment Due

Payment Due Date	04/01/2011
Auto Draft Payment	Yes
Principal/Interest Payment	\$459.57
Current Amount Due	\$518.11
Past Due Amount	\$523.11
Total Amount Due	\$1,041.22

Last Amount Received

Date Applied	02/01/2011
Principal	\$299.26
Interest	\$160.31
Escrow	\$58.54
Total	\$518.11

My Loan Summary

Principal Balance	\$15,732.10
Escrow Balance	\$175.67
Late/Return Balance	(\$5.00)
Principal Paid YTD	\$299.26
Interest Paid YTD	\$160.31
Fixed Interest Rate	12%
Contract Date	12/21/1994
Original Loan Amount	\$41,737.95
Original Term	20 years

Go Paperless

[Current Info](#) | [Pending Info](#)

Includes [escrow](#).
Any past due amount is due immediately.

Request a [payoff quote](#).

Negative values appear in parenthesis

This may not be the amount reported to the IRS.
[View your Interest Paid](#).

MY INFORMATION UPDATE

STEVEN WILLIAMS

Email Address:
yanett.paulson@clayton.net

Loan Number: 114028

Mailing Address:
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vmf.com https://quassl.vmf.com/customer_account/loan_summary/auto_draft/show_current.cfm

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- Escrow
- Insurance
- Document Request

Current Information

Due Date:	March 01, 2011
ABA/Transit Routing Number :	xxxx-4330
Bank Name:	FOUNDERS FCU
Bank Account Type:	Checking
Bank Account Number:	xxxx-5791
Name on Bank Account:	0
Initial Draft Date:	March 01, 2011
Draft Amount:	\$518.11

IMPORTANT — PLEASE READ CAREFULLY:
Requesting changes to current information will **replace** pending information.

Exit Request Change Remove

MY INFORMATION UPDATE

STEVEN WILLIAMS

Email Address:
yanett.paulson@clayton.net

Loan Number: 114028

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Laurens, SC 29360

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Automatic Draft Payment Removal

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Bank Account Number:	xxxx-7890
Name on Bank Account:	YANETT WILLIAMS
Initial Draft Date:	June 01, 2011
Additional Amount to Draft :	\$ 12.20

IMPORTANT — READ CAREFULLY: Once you submit the removal, all your current and pending draft information will be deleted from our records effective immediately.

Cancel

Submit Removal

MY INFORMATION

UPDATE

STEVEN WILLIAMS

Email Address: yanett.paulson@clayton.net

Loan Number: 114028

Mailing Address: 131 Odell Dr, Laurens, SC 29360

Home Location: 131 Odell Dr, Laurens, SC 29360

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Auto Draft
User is giving the option to enroll again

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ONLINE INFORMATION

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Loan Summary

Here is the latest payment and balance information on your Vanderbilt Home Loan. Managing your mortgage has never been easier!

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Content Manager

All agreements have been imaged....

Customer Correspondence							
Loan + Transfer #	Customer #	Last Name	First Name	Lot #	Master Dealer #	Document Type	Scan Date(M/D/YYYY...)
 01140280	0114028	WILLIAMS	STEVEN	364	30	VMF.com Paperless Consent	3/16/2011
 01140280	0114028	WILLIAMS	STEVEN	364	30	E-Sign Certificate	3/15/2011
 01140280	0114028	WILLIAMS	STEVEN	364	30	VMF.com Draft Agreement	3/15/2011

E-Sign Certificate has changed to **Electronic Signature Verification**