

Date: 12/15/2014



GUY BROWN
490 OAKDALE DR
JOHNSTON, SC 29832-4204

Dear GUY:

VMF Account # 0358305

NOTICE OF NEW CREDITOR

This information is a requirement of Section 131(g) of the Truth in Lending Act (TILA).

1. Your new creditor is: Vanderbilt Mortgage and Finance, Inc.
P.O. Box 9800
Maryville, TN 37802
1-800-970-7250
2. The date of transfer to your new creditor is 12/12/2014.
3. In addition to being your new creditor, Vanderbilt Mortgage and Finance, Inc. ("Vanderbilt") will continue to be the servicer for your account and can be reached at the address and telephone number set forth above. You may contact Vanderbilt regarding any questions concerning your account.
4. If your account is secured by a certificate of title or equivalent document (the "title") for your manufactured home, then the lien against your manufactured home has been noted on the title. If your account is secured by a mortgage or deed of trust or equivalent document (the "mortgage"), then the mortgage that evidences the lien against your land has been recorded in the office of public land records or the recorder of deeds office for the county or local jurisdiction where your home is located.

Regards,

Vanderbilt Mortgage and Finance, Inc.

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.
PO Box 9800, Maryville, TN 37802 • 500 Alcoa Trail, Maryville, TN 37804 • www.vmf.com
Phone: 865.380.3000 • Fax: 865.380.3750 • Toll Free: 800.970.7250



12/11/2014

GUY S BROWN
490 OAKDALE DR
JOHNSTON, SC 29832-4204

GUY S BROWN

Vanderbilt Mortgage and Finance, Inc. ("Vanderbilt") is pleased to have you as one of its customers. In today's unstable economy, we understand that it sometimes becomes hard to make one's monthly home payment. We also understand that this is not always an easy conversation to have. It is our desire to assist you, but we have been unable to contact you to discuss the options that might be available.

We have several assistance programs, for which you may qualify, to aid you in these difficult times. Vanderbilt is here to assist you with either keeping the home or relocating to a more affordable residence.

If there are no viable options available to help keep you in the home, Vanderbilt is willing to offer you \$ 500.00 to vacate the home no later than 12/24/2014 (the "Vacation Date"), provided that you (i) leave the home in broom-swept condition with trash, debris and personal property not being financed by Vanderbilt removed from the interior and exterior of the premises; (ii) turn over all keys, garage door openers, community keys, gate openers, cards, etc., where applicable, to Vanderbilt on the Vacation Date; and (iii) leave all attached fixtures, installed appliances and landscape as attached or installed. This relocation assistance offer is valid until 12/24/2014, and you must contact Vanderbilt within 15 days of this letter being sent to qualify.

Please contact one of our experienced Account Representatives to discuss what options you may qualify for at 1-800-970-7250 between 8:30 a.m. and 5:30 p.m. Eastern Time, Monday - Friday. We look forward to reviewing your situation and will gladly do what we can to help you meet this challenge.

Sincerely,

BRAD SUMMEY
Legal Affairs 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.



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Phone: 865.380.3000 • Fax: 865.380.3750 • Toll Free: 800.970.7250 • Federal Tax ID# 42-0997810



12/11/2014



TENANT(S)/OCCUPANT(S)
490 OAKDALE DR
JOHNSTON, SC 29832-4204

Re: 358305

Dear Tenant(s)/Occupant(s):

Pursuant to Section 702 of the Protecting Tenants at Foreclosure Act of 2009 (the Act), you are hereby notified of the pending replevin action against the premises where you are living, which premises are located at the address noted above. The pending action has been filed by the following entity against your landlord:

Vanderbilt Mortgage and Finance, Inc.

The purpose of the pending action, among other things, is to give Vanderbilt Mortgage and Finance, Inc. the legal right to possession of the premises where you are living.

To be covered by the PTFA you must be a "bona fide" tenant or lessee of the property located at the property address above. To be considered a "bona fide" tenant or lessee, the following requirements must have been met:

1. You must not be the child, spouse, or parent of your landlord
2. Your tenancy or lease must have been the result of an arms-length transaction, and
3. Your tenancy or lease must require your payment of rent that is not substantially less than fair market rent for the property located at the property address above.

If you think you have legal rights under the Act, you must notify Vanderbilt Mortgage and Finance, Inc. by contacting me at 800-970-7250, ext. 2339 within 10 days after the date of this letter. If you do not make contact within 10 days after the date of this letter, then Vanderbilt Mortgage and Finance, Inc. will assume that you do not have any legal rights under the Act, in which case you will be further notified, pursuant to applicable state law, of the requirement for you to vacate the premises after the completion of the pending action.

Sincerely,
BRAD SUMMEY

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November 13, 2014

GUY S BROWN
490 OAKDALE DR
JOHNSTON, SC 29832-4204

Re: VMF Loan # 358305-0

Dear Guy Brown:

This correspondence is a request for information from Vanderbilt Mortgage and Finance, Inc. (VMF), regarding the above-referenced loan.

Please be advised that we are updating our customer records and require one or more of the following documents as indicated to complete our update:

- ☐ Copy of Drivers License or state-issued Photo Identification Card
- ☐ Copy of the Social Security Card or Individual Taxpayer Identification Card
- ☐ Copy of the Marriage Certificate
- ☐ Copy of the Divorce Decree
- ☐ Copy of the Court Order for a legal name change
- ☒ Other: Letter of Authorization for the Release of Information to Faruq Hadi Bey

Please submit this information to VMF in the enclosed return envelope for review and processing.

Should you have any questions, please contact our Customer Service Department at 1-800-970-7250 extension 7025. 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 (ET).

Sincerely,

Customer Service

"Dedicated to serving our customers!"

Enclosure: Return Envelope

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