

VHDA MBS			2013C			92812UM21			payment > 2/25/24			pool # > 23		
			<b>Date</b>	<b>Factor</b>	<b>Accrual</b>	<b>Principal</b>	<b>Interest</b>	<b>Prin + Int</b>	<b>Balance</b>					
WAC	5.0000%		02-24	0.174803050	4.250	159,098.19	63,658.13	222,756.32	17,814,962.47					
monthly PSA	123.7		01-24	0.176364145	4.250	53,154.82	63,846.39	117,001.21	17,974,060.66					
weighted age	126		12-23	0.176885708	4.250	186,556.30	64,507.11	251,063.41	18,027,215.48					
WAM	225		11-23	0.178716226	4.250	195,962.39	65,201.14	261,163.53	18,213,771.78					
			10-23	0.180639038	4.250	62,078.45	65,421.00	127,499.45	18,409,734.17					
			09-23	0.181248161	4.250	53,216.38	65,609.48	118,825.86	18,471,812.62					
			08-23	0.181770328	4.250	53,598.05	65,799.30	119,397.35	18,525,029.00					
			07-23	0.182296240	4.250	150,983.46	66,334.04	217,317.50	18,578,627.05					
CPR	1 month	7.2	06-23	0.183777712	4.250	181,689.16	66,977.52	248,666.68	18,729,610.51					
	3 months	5.5	05-23	0.185560473	4.250	591,585.55	69,072.72	660,658.27	18,911,299.67					
	6 months	4.5	04-23	0.191365198	4.250	54,106.09	69,264.34	123,370.43	19,502,885.22					
	12 months	7.1	03-23	0.191896095	4.250	221,912.67	70,050.28	291,962.95	19,556,991.31					
	life	13.7												
			<b>Loan Ranges</b>		coupon	age	cal mat	full balance						
Monthly Payment			minimum	5.000%	125	131	60,931							
Pays 25th day			25th percentile	5.000%	125	226	113,882							
24 day delay			median	5.000%	126	234	138,210							
accrues 30/360			75th percentile	5.000%	126	235	174,769							
Trustee U.S. Bank NA			maximum	5.000%	126	235	303,300							
			<b>Loan Payment Status</b>		# loans	full balance	<b>Prin Paymts</b>		# loans	full balance				
<b>AS ISSUED</b>			prepaid	29	4,258,723	Sch Amortization	na	48,956.49						
USD	101,914,483		current	89	13,094,931	Curtailements	na	5,705.18						
WAC	5.000%		forbearance	0	0	Pay Off	1	104,780.73						
WAM	359		1 month del	2	313,970	Foreclosure	0	0.00						
age	2		2 months del	0	0	Delqnt removal	0	0.00						
dated	10/01/13		3 months del	<u>1</u>	<u>147,339</u>	Other Liquidt	0	0.00						
settlement	10/24/13		totals	121	17,814,962	Other Prin + / -	<u>na</u>	<u>-344.21</u>						
1st payment	11/25/13					Totals	1	159,098.19						