

VHDA MBS 2015A			92812UQ50			payment > 2/25/24		pool # > 26	
WAC	4.6768%		Date	Factor	Accrual	Principal	Interest	Prin + Int	Balance
monthly PSA	71.6		02-24	0.290526839	3.250	343,771.19	111,820.02	455,591.21	40,943,621.45
weighted age	194		01-24	0.292966163	3.250	351,995.95	112,773.34	464,769.29	41,287,392.64
WAM	167		12-23	0.295463848	3.250	254,758.12	113,463.31	368,221.43	41,639,388.59
			11-23	0.297271555	3.250	459,448.72	114,707.65	574,156.37	41,894,146.71
			10-23	0.300531701	3.250	375,998.66	115,725.98	491,724.64	42,353,595.43
			09-23	0.303199704	3.250	241,460.50	116,379.94	357,840.44	42,729,594.09
			08-23	0.304913054	3.250	495,930.41	117,723.08	613,653.49	42,971,054.59
			07-23	0.308432066	3.250	726,707.23	119,691.25	846,398.48	43,466,985.00
CPR 1 month	4.2		06-23	0.313588619	3.250	403,356.21	120,783.67	524,139.88	44,193,692.23
3 months	3.4		05-23	0.316450745	3.250	585,824.43	122,370.28	708,194.71	44,597,048.44
6 months	4.0		04-23	0.320607625	3.250	480,393.00	123,671.35	604,064.35	45,182,872.87
12 months	6.3		03-23	0.324016387	3.250	429,788.83	124,835.36	554,624.19	45,663,265.87
life	10.5								
Monthly Payment			<b>Loan Ranges</b>		coupon	age	cal mat	full balance	
Pays 25th day			minimum		3.000%	149	3	1,882	
24 day delay			25th percentile		4.375%	172	121	55,728	
accrues 30/360			median		4.750%	202	155	72,722	
Trustee U.S. Bank NA			75th percentile		5.000%	231	187	93,497	
			maximum		5.250%	255	467	193,517	
<b>AS ISSUED</b>			<b>Loan Payment Status</b>			<b>Prin Paymts</b>		# loans	full balance
USD	140,928,878			# loans	full balance	Sch Amortization	na	197,610.08	
WAC	4.767%		prepaid	90	6,267,891	Curtailements	na	12,848.42	
WAM	264		current	426	33,571,245	Pay Off	2	88,297.62	
age	93		forbearance	0	0	Foreclosure	0	0.00	
dated	11/01/15		1 month del	10	808,262	Delqnt removal	1	46,203.56	
settlement	11/10/15		2 months del	2	167,493	Other Liquidt	0	0.00	
1st payment	12/25/15		3 months del	2	128,731	Other Prin + / -	na	-1,188.49	
			totals	530	40,943,622	Totals	3	343,771.19	