

VHDA MBS		2015A	92812UQ50		payment > 12/25/23		pool # > 26		
WAC 4.6763% monthly PSA 27.9 weighted age 192 WAM 169			Date	Factor	Accrual	Principal	Interest	Prin + Int	Balance
			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
			06-23	0.313588619	3.250	403,356.21	120,783.67	524,139.88	44,193,692.23
			05-23	0.316450745	3.250	585,824.43	122,370.28	708,194.71	44,597,048.44
CPR 1 month 1.7			04-23	0.320607625	3.250	480,393.00	123,671.35	604,064.35	45,182,872.87
3 months 4.7			03-23	0.324016387	3.250	429,788.83	124,835.36	554,624.19	45,663,265.87
6 months 6.3			02-23	0.327066073	3.250	535,163.18	126,284.76	661,447.94	46,093,054.70
12 months 6.3			01-23	0.330863472	3.250	225,567.52	126,895.67	352,463.19	46,628,217.88
life 10.7									
			Loan Ranges	coupon	age	cal mat	full balance		
Monthly Payment			minimum	3.000%	147	5	3,195		
Pays 25th day			25th percentile	4.375%	170	123	56,228		
24 day delay			median	4.750%	200	157	73,299		
accrues 30/360			75th percentile	5.000%	229	189	94,003		
Trustee U.S. Bank NA			maximum	5.250%	253	469	194,144		
			- -						
AS ISSUED			Loan Payment Status	# loans	full balance	Prin Paymts	# loans	full balance	
USD	140,928,878		prepaid	99	6,871,543	Sch Amortization	na	197,368.81	
WAC	4.767%		current	418	33,384,315	Curtailements	na	14,634.32	
WAM	264		forbearance	1	85,592	Pay Off	2	43,656.16	
age	93		1 month del	11	873,926	Foreclosure	0	0.00	
dated	11/01/15		2 months del	3	236,920	Delqnt removal	0	0.00	
settlement	11/10/15		3 months del	3	<u>187,092</u>	Other Liquidt	0	0.00	
1st payment	12/25/15		totals	535	41,639,389	Other Prin + / -	<u>na</u>	<u>-901.17</u>	
						Totals	2	254,758.12	