

VHDA MBS			2016A			92812UQ68			payment > 6/25/24			pool # > 27		
WAC 5.0231% monthly PSA 88.8 weighted age 190 WAM 164			<b>Date</b>	<b>Factor</b>	<b>Accrual</b>	<b>Principal</b>	<b>Interest</b>	<b>Prin + Int</b>	<b>Balance</b>					
			06-24	0.256546976	3.100	336,882.71	100,355.89	437,238.60	38,510,557.49					
			05-24	0.258791198	3.100	330,735.06	101,210.29	431,945.35	38,847,440.20					
			04-24	0.260994466	3.100	562,268.57	102,662.81	664,931.38	39,178,175.26					
			03-24	0.264740148	3.100	284,506.53	103,397.79	387,904.32	39,740,443.83					
			02-24	0.266635454	3.100	392,170.15	104,410.89	496,581.04	40,024,950.36					
			01-24	0.269247986	3.100	196,514.98	104,918.56	301,433.54	40,417,120.51					
			12-23	0.270557116	3.100	353,712.27	105,832.32	459,544.59	40,613,635.49					
			11-23	0.272913452	3.100	570,634.42	107,306.45	677,940.87	40,967,347.76					
CPR 1 month 5.2			10-23	0.276714865	3.100	500,985.70	108,600.67	609,586.37	41,537,982.18					
3 months 7.1			09-23	0.280052297	3.100	550,827.85	110,023.64	660,851.49	42,038,967.88					
6 months 5.3			08-23	0.283721764	3.100	205,350.23	110,554.13	315,904.36	42,589,795.73					
12 months 6.0			07-23	0.285089752	3.100	293,998.66	111,313.62	405,312.28	42,795,145.96					
life 12.5														
			<b>Loan Ranges</b>	coupon	age	cal mat	full balance							
Monthly Payment			minimum	3.125%	32	46	28,383							
Pays 25th day			25th percentile	4.750%	180	146	64,937							
24 day delay			median	5.125%	194	162	81,768							
accrues 30/360			75th percentile	5.375%	201	176	101,079							
Trustee U.S. Bank NA			maximum	5.500%	266	353	183,347							
			- -											
			<b>Loan Payment Status</b>	# loans	full balance	<b>Prin Paymts</b>	# loans	full balance						
<b>AS ISSUED</b>			prepaid	103	8,703,181	Sch Amortization	na	165,554.35						
USD	150,111,134		current	329	27,835,566	Curtailements	na	22,147.39						
WAC	5.081%		forbearance	0	0	Pay Off	1	81,583.96						
WAM	260		1 month del	17	1,386,190	Foreclosure	0	0.00						
age	95		2 months del	5	470,968	Delqnt removal	1	68,025.24						
dated	06/01/16		3 months del	<u>1</u>	<u>114,652</u>	Other Liquidt	0	0.00						
settlement	06/09/16		totals	455	38,510,558	Other Prin + / -	<u>na</u>	<u>-428.23</u>						
1st payment	07/25/16					Totals	2	336,882.71						