

VHDA MBS			2016A			92812UQ68			payment > 7/25/24			pool # > 27		
WAC 5.0235% monthly PSA 52.3 weighted age 191 WAM 163			Date	Factor	Accrual	Principal	Interest	Prin + Int	Balance					
			07-24	0.254717231	3.100	274,665.10	99,485.61	374,150.71	38,235,892.39					
			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					
CPR 1 month 3.1			11-23	0.272913452	3.100	570,634.42	107,306.45	677,940.87	40,967,347.76					
3 months 4.3			10-23	0.276714865	3.100	500,985.70	108,600.67	609,586.37	41,537,982.18					
6 months 5.7			09-23	0.280052297	3.100	550,827.85	110,023.64	660,851.49	42,038,967.88					
12 months 6.0			08-23	0.283721764	3.100	205,350.23	110,554.13	315,904.36	42,589,795.73					
life 12.4														
			Loan Ranges	coupon	age	cal mat	full balance							
Monthly Payment			minimum	3.125%	33	45	27,855							
Pays 25th day			25th percentile	4.750%	181	145	64,609							
24 day delay			median	5.125%	195	161	81,385							
accrues 30/360			75th percentile	5.375%	202	175	100,720							
Trustee U.S. Bank NA			maximum	5.500%	267	352	183,113							
			- -											
			Loan Payment Status	# loans	full balance	Prin Paymts	# loans	full balance						
AS ISSUED			prepaid	81	6,475,255	Sch Amortization	na	174,636.21						
USD	150,111,134		current	347	29,511,344	Curtailements	na	11,136.67						
WAC	5.081%		forbearance	0	0	Pay Off	1	89,269.96						
WAM	260		1 month del	18	1,513,181	Foreclosure	0	0.00						
age	95		3 months del	6	491,790	Delqnt removal	0	0.00						
dated	06/01/16		3 months del	2	244,322	Other Liquidt	0	0.00						
settlement	06/09/16		totals	454	38,235,892	Other Prin + / -	na	-377.74						
1st payment	07/25/16					Totals	1	274,665.10						