

| VHDA MBS | | 2016A | 92812UQ68 | | payment > 12/25/23 | | pool # > 27 | |
|------------------|----------------------|----------------------------|-----------------|--------------------|--------------------|----------------|--------------|---------------|
| WAC | 5.0115% | Date | Factor | Accrual | Principal | Interest | Prin + Int | Balance |
| monthly PSA | 99.6 | 12-23 | 0.270557116 | 3.100 | 353,712.27 | 105,832.32 | 459,544.59 | 40,613,635.49 |
| weighted age | 184 | 11-23 | 0.272913452 | 3.100 | 570,634.42 | 107,306.45 | 677,940.87 | 40,967,347.76 |
| WAM | 170 | 10-23 | 0.276714865 | 3.100 | 500,985.70 | 108,600.67 | 609,586.37 | 41,537,982.18 |
| | | 09-23 | 0.280052297 | 3.100 | 550,827.85 | 110,023.64 | 660,851.49 | 42,038,967.88 |
| | | 08-23 | 0.283721764 | 3.100 | 205,350.23 | 110,554.13 | 315,904.36 | 42,589,795.73 |
| | | 07-23 | 0.285089752 | 3.100 | 293,998.66 | 111,313.62 | 405,312.28 | 42,795,145.96 |
| | | 06-23 | 0.287048292 | 3.100 | 451,138.75 | 112,479.07 | 563,617.82 | 43,089,144.62 |
| | | 05-23 | 0.290053657 | 3.100 | 252,691.98 | 113,131.85 | 365,823.83 | 43,540,283.37 |
| CPR 1 month | 5.8 | 04-23 | 0.291737023 | 3.100 | 264,283.56 | 113,814.59 | 378,098.15 | 43,792,975.35 |
| 3 months | 8.6 | 03-23 | 0.293497609 | 3.100 | 199,835.45 | 114,330.83 | 314,166.28 | 44,057,258.91 |
| 6 months | 6.7 | 02-23 | 0.294828859 | 3.100 | 449,048.00 | 115,490.87 | 564,538.87 | 44,257,094.36 |
| 12 months | 6.0 | 01-23 | 0.297820296 | 3.100 | 623,819.54 | 117,102.40 | 740,921.94 | 44,706,142.36 |
| life | 12.9 | | | | | | | |
| Monthly Payment | | Loan Ranges | | coupon | age | cal mat | full balance | |
| Pays 25th day | 24 day delay | minimum | 25th percentile | 3.125% | 26 | 6 | 3,505 | |
| accrues 30/360 | Trustee U.S. Bank NA | median | 75th percentile | 5.125% | 188 | 168 | 83,777 | |
| | | maximum | | 5.500% | 260 | 359 | 184,647 | |
| AS ISSUED | | Loan Payment Status | | Prin Paymts | | | | |
| USD | 150,111,134 | # loans | full balance | Sch Amortization | # loans | full balance | | |
| WAC | 5.081% | prepaid | 6,960,523 | Curtailements | na | 151,418.73 | | |
| WAM | 260 | current | 31,248,252 | Pay Off | 1 | 76,296.45 | | |
| age | 95 | forbearance | 184,647 | Foreclosure | 0 | 0.00 | | |
| dated | 06/01/16 | 1 month del | 1,692,767 | Delqnt removal | 1 | 104,800.29 | | |
| settlement | 06/09/16 | 2 months del | 364,418 | Other Liquidt | 0 | 0.00 | | |
| 1st payment | 07/25/16 | 3 months del | <u>163,029</u> | Other Prin + / - | <u>na</u> | <u>-726.93</u> | | |
| | | totals | 40,613,636 | Totals | 2 | 353,712.27 | | |