

VHDA MBS			2022A			92812UR34			payment > 12/25/23			pool # > 33		
			<b>Date</b>	<b>Factor</b>	<b>Accrual</b>	<b>Principal</b>	<b>Interest</b>	<b>Prin + Int</b>	<b>Balance</b>					
WAC	3.7761%		12-23	0.919807352	2.875	66,631.21	91,867.77	158,498.98	38,278,175.97					
monthly PSA	1.2		11-23	0.921408470	2.875	68,352.67	92,031.53	160,384.20	38,344,807.18					
weighted age	25		10-23	0.923050954	2.875	65,781.92	92,189.13	157,971.05	38,413,159.85					
WAM	334		09-23	0.924631664	2.875	319,871.99	92,955.49	412,827.48	38,478,941.77					
			08-23	0.932318044	2.875	66,890.81	93,115.75	160,006.56	38,798,813.76					
			07-23	0.933925400	2.875	286,874.20	93,803.05	380,677.25	38,865,704.57					
			06-23	0.940818858	2.875	66,275.65	93,961.84	160,237.49	39,152,578.77					
			05-23	0.942411432	2.875	585,593.98	95,364.82	680,958.80	39,218,854.42					
CPR	1 month	0.1	04-23	0.956482992	2.875	66,564.62	95,524.30	162,088.92	39,804,448.40					
	3 months	0.1	03-23	0.958082510	2.875	65,798.11	95,681.94	161,480.05	39,871,013.02					
	6 months	2.5	02-23	0.959663609	2.875	64,938.21	95,837.52	160,775.73	39,936,811.13					
	12 months	2.6	01-23	0.961224045	2.875	59,215.47	95,979.39	155,194.86	40,001,749.34					
	life	2.6												
			<b>Loan Ranges</b>		coupon	age	cal mat	full balance						
Monthly Payment			minimum	3.000%	22	320	89,580							
Pays 25th day			25th percentile	3.500%	24	332	207,829							
24 day delay			median	3.750%	26	334	255,816							
accrues 30/360			75th percentile	4.125%	27	336	330,740							
Trustee U.S. Bank NA			maximum	5.875%	29	348	512,016							
			<b>Loan Payment Status</b>		# loans	full balance	<b>Prin Paymts</b>		# loans	full balance				
<b>AS ISSUED</b>			prepaid	35	9,954,748	Sch Amortization	na	64,769.17						
USD	41,615,427		current	103	27,859,989	Curtailments	na	1,862.04						
WAC	3.773%		forbearance	0	0	Pay Off	0	0.00						
WAM	357		1 month del	2	463,438	Foreclosure	0	0.00						
age	3		2 months del	0	0	Delqnt removal	0	0.00						
dated	02/01/22		3 months del	0	0	Other Liquidt	0	0.00						
settlement	02/15/22		totals	140	38,278,176	Other Prin + / -	na	0.00						
1st payment	03/25/22					Totals	0	66,631.21						