

VHDA MBS			2002 A			927823AF1			payment > 1/25/12			pool # > 6		
			Date	Factor	Accrual	Principal	Interest	Prin + Int	Balance					
WAC	7.2302%		01-12	0.000000000	6.50	4,997,572.36	27,070.18	5,024,642.54	0.00					
monthly PSA	2.8		12-11	0.049072781	6.50	122,264.73	27,732.45	149,997.18	4,997,572.36					
weighted age	123		11-11	0.050273338	6.50	11,328.79	27,793.82	39,122.61	5,119,837.09					
WAM	228		10-11	0.050384579	6.50	112,255.39	28,401.87	140,657.26	5,131,165.88					
			09-11	0.051486851	6.50	11,381.84	28,463.52	39,845.36	5,243,421.27					
			08-11	0.051598613	6.50	11,291.71	28,524.68	39,816.39	5,254,803.11					
			07-11	0.051709490	6.50	11,241.71	28,585.57	39,827.28	5,266,094.82					
			06-11	0.051819876	6.50	11,078.67	28,645.58	39,724.25	5,277,336.53					
CPR 1 month	0.2		05-11	0.051928661	6.50	201,490.15	29,736.99	231,227.14	5,288,415.20					
3 months	8.5		04-11	0.053907158	6.50	22,428.12	29,858.47	52,286.59	5,489,905.35					
6 months	8.1		03-11	0.054127387	6.50	11,089.56	29,918.54	41,008.10	5,512,333.47					
12 months	7.7		02-11	0.054236279	6.50	12,356.56	29,985.47	42,342.03	5,523,423.03					
life	24.7													
			Loan Ranges		coupon	age	cal mat	full balance						
Monthly Payment			minimum	6.625%	120	36	11,393							
Pays 25th day			25th percentile	7.031%	122	229	58,045							
24 day delay			median	7.250%	122	236	76,829							
accrues 30/360			75th percentile	7.375%	124	238	97,559							
Trustee U.S. Bank NA			maximum	7.875%	129	239	179,620							
			Loan Payment Status		# loans	full balance	Prin Paymts		# loans	full balance				
AS ISSUED			prepaid	21	1,538,266	Sch Amortization	na	10,720.45						
USD	101,840,007		current	38	3,159,376	Curtailements	na	711.90						
WAC	7.290%		1 month del	3	288,498	Pay Off	0	0.00						
WAM	357		2 months del	0	0	Foreclosure	0	0.00						
age	na		3 months del	0	0	Delqnt removal	0	0.00						
dated	01/01/02		totals	62	4,986,140	Other Liquidt	0	0.00						
settlement	01/14/02					Other Prin + / -	na	0.00						
1st payment	02/25/02					Totals	0	11,432.35						