

VHDA MBS			2002 B			927823AG9			payment > 5/25/12			pool # > 7		
WAC	6.5994%		Date	Factor	Accrual	Principal	Interest	Prin + Int	Balance					
monthly PSA	79.3		05-12	0.093695397	6.00	135,777.86	97,584.88	233,362.74	19,381,197.94					
weighted age	161		04-12	0.094351794	6.00	453,370.42	99,851.73	553,222.15	19,516,975.80					
WAM	192		03-12	0.096543543	6.00	109,470.88	100,399.09	209,869.97	19,970,346.22					
			02-12	0.097072763	6.00	340,096.12	102,099.57	442,195.69	20,079,817.10					
			01-12	0.098716905	6.00	186,463.73	103,031.88	289,495.61	20,419,913.22					
			12-11	0.099618335	6.00	132,904.46	103,696.41	236,600.87	20,606,376.95					
			11-11	0.100260841	6.00	376,309.51	105,577.95	481,887.46	20,739,281.41					
			10-11	0.102080051	6.00	161,243.98	106,384.17	267,628.15	21,115,590.92					
CPR 1 month	3.7		09-11	0.102859560	6.00	258,564.50	107,677.00	366,241.50	21,276,834.90					
3 months	8.1		08-11	0.104109550	6.00	306,503.98	109,209.52	415,713.50	21,535,399.40					
6 months	7.7		07-11	0.105591296	6.00	145,804.24	109,938.54	255,742.78	21,841,903.38					
12 months	8.0		06-11	0.106296164	6.00	288,301.11	111,380.04	399,681.15	21,987,707.62					
life	17.9													
CPR			Loan Ranges			coupon	age	cal mat	full balance					
Monthly Payment			minimum	6.000%	143	13	6,047							
Pays 25th day			25th percentile	6.250%	155	185	44,502							
24 day delay			median	6.625%	159	197	54,335							
accrues 30/360			75th percentile	7.000%	170	203	66,468							
Trustee U.S. Bank NA			maximum	7.250%	192	217	121,773							
80% of each loan pmt is allocated to MBS														
AS ISSUED			Loan Payment Status			Prin Paymts			# loans	full balance	80%			
USD	206,853,256		prepaid	# loans	full balance	Sch Amortization	na	73,629.24	58,903.36					
WAC	6.690%		current	82	4,638,937	Curtailements	na	8,161.68	6,529.34					
WAM	320		1 month del	321	17,965,126	Pay Off	2	88,188.78	70,551.02					
age	na		2 months del	23	1,373,065	Foreclosure	0	0.00	0.00					
dated	03/01/02		3 months del	5	249,370	Delqnt removal	0	0.00	0.00					
settlement	03/20/02		3 months del	0	0	Other Liquidt	0	0.00	0.00					
1st payment	04/25/02		totals	431	24,226,497	Other Prin + / -	na	-257.32	-205.86					
						Totals	2	169,722.38	135,777.86					