

VHDA MBS			2002 E			92812TW31			payment > 5/25/12			pool # > 10		
			Date	Factor	Accrual	Principal	Interest	Prin + Int	Balance					
WAC	6.0059%		05-12	0.173162904	5.00	93,856.73	74,326.07	168,182.80	17,744,400.01					
monthly PSA	58.0		04-12	0.174078827	5.00	95,899.41	74,725.65	170,625.06	17,838,256.74					
weighted age	120		03-12	0.175014684	5.00	285,139.20	75,913.73	361,052.93	17,934,156.15					
WAM	231		02-12	0.177797282	5.00	216,827.28	76,817.18	293,644.46	18,219,295.35					
			01-12	0.179913242	5.00	156,235.71	77,468.16	233,703.87	18,436,122.63					
			12-11	0.181437905	5.00	162,958.62	78,147.15	241,105.77	18,592,358.34					
			11-11	0.183028175	5.00	182,254.04	78,906.55	261,160.59	18,755,316.96					
			10-11	0.184806744	5.00	161,364.36	79,578.90	240,943.26	18,937,571.00					
CPR 1 month	2.7		09-11	0.186381456	5.00	377,304.42	81,151.00	458,455.42	19,098,935.36					
3 months	6.0		08-11	0.190063470	5.00	71,504.34	81,448.93	152,953.27	19,476,239.78					
6 months	6.4		07-11	0.190761262	5.00	187,222.93	82,229.03	269,451.96	19,547,744.12					
12 months	6.5		06-11	0.192588321	5.00	104,719.61	82,665.36	187,384.97	19,734,967.05					
life	14.0													
Loan Ranges			coupon	age	cal mat	full balance								
Monthly Payment			minimum	5.250%	113	25	7,527							
Pays 25th day			25th percentile	5.750%	115	228	55,108							
24 day delay			median	6.125%	118	240	65,889							
accrues 30/360			75th percentile	6.250%	120	243	78,135							
Trustee U.S. Bank NA			maximum	7.250%	176	247	148,305							
80% of each loan pmt is allocated to MBS														
AS ISSUED			Loan Payment Status			Prin Paymts			# loans	full balance	80%			
USD	102,472,294		prepaid	# loans	full balance	Sch Amortization	na	52,926.03	42,340.88					
WAC	6.100%		current	66	4,265,559	Curtailements	na	6,506.74	5,205.39					
WAM	350		1 month del	235	16,272,878	Pay Off	1	58,011.15	46,408.92					
age	na		2 months del	22	1,418,085	Foreclosure	0	0.00	0.00					
dated	12/01/02		3 months del	3	223,978	Delqnt removal	0	0.00	0.00					
settlement	12/17/02		3 months del	0	0	Other Liquidt	0	0.00	0.00					
1st payment	01/25/03		totals	326	22,180,500	Other Prin + / -	na	-123.07	-98.46					
						Totals	1	117,320.85	93,856.73					