

VHDA MBS			2004 B			92812T8P9			payment > 5/25/12			pool # > 14		
WAC	6.4094%		Date	Factor	Accrual	Principal	Interest	Prin + Int	Balance					
monthly PSA	7.1		05-12	0.200890536	5.50	14,964.35	19,024.78	33,989.13	4,135,895.99					
weighted age	161		04-12	0.201617391	5.50	124,656.40	19,596.12	144,252.52	4,150,860.34					
WAM	191		03-12	0.207672256	5.50	118,278.61	20,138.23	138,416.84	4,275,516.74					
			02-12	0.213417336	5.50	15,065.50	20,207.28	35,272.78	4,393,795.35					
			01-12	0.214149104	5.50	51,570.24	20,443.64	72,013.88	4,408,860.85					
			12-11	0.216653996	5.50	14,461.27	20,509.92	34,971.19	4,460,431.09					
			11-11	0.217356415	5.50	69,305.77	20,827.57	90,133.34	4,474,892.36					
			10-11	0.220722765	5.50	15,297.07	20,897.69	36,194.76	4,544,198.13					
CPR 1 month	0.4		09-11	0.221465781	5.50	73,842.46	21,236.13	95,078.59	4,559,495.20					
3 months	18.4		08-11	0.225052489	5.50	15,069.82	21,305.20	36,375.02	4,633,337.66					
6 months	11.3		07-11	0.225784467	5.50	248,238.41	22,442.96	270,681.37	4,648,407.48					
12 months	12.6		06-11	0.237842011	5.50	15,291.37	22,513.05	37,804.42	4,896,645.89					
life	15.9													
Loan Ranges			coupon	age	cal mat	full balance								
Monthly Payment			minimum	4.125%	97	5	2,132							
Pays 25th day			25th percentile	5.000%	157	164	42,373							
24 day delay			median	6.500%	169	179	55,042							
accrues 30/360			75th percentile	7.375%	190	200	71,823							
Trustee U.S. Bank NA			maximum	7.750%	206	263	103,903							
AS ISSUED			Loan Payment Status			Prin Paymts								
USD	20,587,809		# loans	full balance	Sch Amortization	# loans	full balance							
WAC	6.529%		prepaid	24	1,242,250	Curtailements	na	13,484.33						
WAM	285		current	48	2,818,791	Pay Off	0	0.00						
age	na		1 month del	1	74,855	Foreclosure	0	0.00						
dated	06/01/04		2 months del	0	0	Delqnt removal	0	0.00						
settlement	06/10/04		3 months del	0	0	Other Liquidt	0	0.00						
1st payment	07/25/04		totals	73	4,135,896	Other Prin + / -	na	0.00						
						Totals	0	14,964.35						