

VHDA MBS		2004 B	92812T8P9		payment > 3/25/21			pool # > 14	
WAC	6.3206%		Date	Factor	Accrual	Principal	Interest	Prin + Int	Balance
monthly PSA	773.3		03-21	0.000000000	5.500	1,039,731.97	4,765.44	54,433.90	0.00
weighted age	263		02-21	0.050502313	5.500	12,039.73	4,820.62	16,860.35	1,039,731.97
WAM	91		01-21	0.051087112	5.500	12,275.36	4,876.88	17,152.24	1,051,771.70
			12-20	0.051683356	5.500	70,386.59	5,199.49	75,586.08	1,064,047.06
			11-20	0.055102204	5.500	11,944.08	5,254.23	17,198.31	1,134,433.65
			10-20	0.055682357	5.500	13,010.75	5,313.86	18,324.61	1,146,377.73
			09-20	0.056314321	5.500	12,783.70	5,372.46	18,156.16	1,159,388.48
			08-20	0.056935256	5.500	43,876.38	5,573.56	49,449.94	1,172,172.18
CPR 1 month	37.0		07-20	0.059066439	5.500	12,752.88	5,632.01	18,384.89	1,216,048.56
3 months	14.9		06-20	0.059685877	5.500	13,566.81	5,694.19	19,261.00	1,228,801.44
6 months	17.6		05-20	0.060344850	5.500	11,887.36	5,748.67	17,636.03	1,242,368.25
12 months	12.0		04-20	0.060922248	5.500	12,016.79	5,803.75	17,820.54	1,254,255.61
life	12.2								
Monthly Payment			Loan Ranges		coupon	age	cal mat	full balance	
Pays 25th day			minimum	4.125%	203	1	373		
24 day delay			25th percentile	5.000%	264	58	20,647		
accrues 30/360			median	6.625%	272	73	26,922		
Trustee U.S. Bank NA			75th percentile	7.500%	294	94	39,127		
			maximum	7.750%	312	155	64,867		
AS ISSUED			Loan Payment Status		Prin Paymts		# loans	full balance	
USD	20,587,809		prepaid	# loans	full balance	Sch Amortization	na	11,238.94	
WAC	6.529%		current	6	211,080	Curtailements	na	2,907.22	
WAM	285		forbearance	26	733,721	Pay Off	34	35,904.42	
age	na		1 month del	0	0	Foreclosure	0	0.00	
dated	06/01/04		2 months del	1	45,263	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	0	0	Other Prin + / -	na	-382.12	
				33	990,064	Totals	34	49,668.46	