

VHDA MBS			2002 E			92812TW31			payment > 2/25/21			pool # > 10		
			<b>Date</b>	<b>Factor</b>	<b>Accrual</b>	<b>Principal</b>	<b>Interest</b>	<b>Prin + Int</b>	<b>Balance</b>					
WAC	5.9518%		02-21	0.000000000	5.000	5,170,744.68	21,544.77	5,192,289.45	0.00					
monthly PSA	141.7		01-21	0.050459929	5.000	89,291.49	21,916.82	111,208.31	5,170,744.68					
weighted age	224		12-20	0.051331301	5.000	33,440.60	22,056.15	55,496.75	5,260,036.17					
WAM	128		11-20	0.051657639	5.000	33,220.60	22,194.57	55,415.17	5,293,476.77					
			10-20	0.051981830	5.000	31,370.45	22,325.28	53,695.73	5,326,697.37					
			09-20	0.052287966	5.000	32,036.12	22,458.77	54,494.89	5,358,067.82					
			08-20	0.052600598	5.000	75,077.87	22,771.59	97,849.46	5,390,103.94					
			07-20	0.053333263	5.000	32,632.30	22,907.56	55,539.86	5,465,181.81					
CPR 1 month	6.6		06-20	0.053651713	5.000	58,643.66	23,151.91	81,795.57	5,497,814.11					
3 months	5.9		05-20	0.054224001	5.000	31,248.11	23,282.11	54,530.22	5,556,457.77					
6 months	3.2		04-20	0.054528943	5.000	148,508.07	23,900.89	172,408.96	5,587,705.88					
12 months	5.3		03-20	0.055978194	5.000	97,359.95	24,306.56	121,666.51	5,736,213.95					
life	11.0													
			<b>Loan Ranges</b>		coupon	age	cal mat	full balance						
Monthly Payment			minimum	5.250%	218	25	8,064							
Pays 25th day			25th percentile	5.625%	220	118	35,354							
24 day delay			median	6.125%	222	134	44,347							
accrues 30/360			75th percentile	6.250%	225	138	53,036							
Trustee U.S. Bank NA			maximum	7.250%	281	142	97,424							
<b>80% of each loan pmt is allocated to MBS</b>														
<b>AS ISSUED</b>			<b>Loan Payment Status</b>			<b>Prin Paymts</b>			<b># loans</b>	<b>full balance</b>	<b>80%</b>			
USD	102,472,294		prepaid	# loans	24	full balance	1,113,654	Sch Amortization	na	37,793.86	30,235.01			
WAC	6.100%		current	110	4,987,334			Curtailments	na	4,224.22	3,379.38			
WAM	350		forbearance	2	81,523			Pay Off	143	6,421,624.80	5,137,299.89			
age	na		1 month del	4	120,075			Foreclosure	0	0.00	0.00			
dated	12/01/02		2 months del	2	77,758			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	142	6,380,344			Other Prin + / -	na	-212.00	-169.60			
								Totals	143	6,463,430.88	5,170,744.68			