

VHDA MBS 2013C			92812UM21			payment > 10/25/21		pool # > 23																																																																		
WAC	5.0000%		Date	Factor	Accrual	Principal	Interest	Prin + Int	Balance																																																																	
monthly PSA	872.1		10-21	0.286551151	4.250	1,341,211.61	108,179.94	1,449,391.55	29,203,712.41																																																																	
weighted age	98		09-21	0.299711318	4.250	829,187.65	111,116.65	940,304.30	30,544,924.02																																																																	
WAM	255		08-21	0.307847430	4.250	1,066,258.16	114,892.98	1,181,151.14	31,374,111.67																																																																	
			07-21	0.318309713	4.250	1,551,484.74	120,387.82	1,671,872.56	32,440,369.83																																																																	
			06-21	0.333533111	4.250	388,987.20	121,765.48	510,752.68	33,991,854.57																																																																	
			05-21	0.337349911	4.250	2,032,563.19	128,964.14	2,161,527.33	34,380,841.77																																																																	
			04-21	0.357293722	4.250	1,307,890.98	133,596.26	1,441,487.24	36,413,404.96																																																																	
			03-21	0.370126942	4.250	814,935.62	136,482.49	951,418.11	37,721,295.94																																																																	
CPR 1 month	40.2		02-21	0.378123211	4.250	1,655,661.72	142,346.29	1,798,008.01	38,536,231.56																																																																	
3 months	32.6		01-21	0.394368809	4.250	1,970,801.18	149,326.21	2,120,127.39	40,191,893.28																																																																	
6 months	34.0		12-20	0.413706602	4.250	782,890.54	152,098.95	934,989.49	42,162,694.46																																																																	
12 months	32.5		11-20	0.421388440	4.250	1,370,244.61	156,951.90	1,527,196.51	42,945,585.00																																																																	
life	12.8																																																																									
<table border="1"> <tr> <td>Monthly Payment</td> <td></td> </tr> <tr> <td>Pays 25th day</td> <td></td> </tr> <tr> <td>24 day delay</td> <td></td> </tr> <tr> <td>accrues 30/360</td> <td></td> </tr> <tr> <td>Trustee U.S. Bank NA</td> <td></td> </tr> </table>			Monthly Payment		Pays 25th day		24 day delay		accrues 30/360		Trustee U.S. Bank NA		<table border="1"> <tr> <td><b>Loan Ranges</b></td> <td>coupon</td> <td>age</td> <td>cal mat</td> <td>full balance</td> </tr> <tr> <td>minimum</td> <td>5.000%</td> <td>97</td> <td>169</td> <td>70,613</td> </tr> <tr> <td>25th percentile</td> <td>5.000%</td> <td>97</td> <td>256</td> <td>127,134</td> </tr> <tr> <td>median</td> <td>5.000%</td> <td>98</td> <td>262</td> <td>152,114</td> </tr> <tr> <td>75th percentile</td> <td>5.000%</td> <td>98</td> <td>263</td> <td>194,242</td> </tr> <tr> <td>maximum</td> <td>5.000%</td> <td>98</td> <td>263</td> <td>353,576</td> </tr> </table>			<b>Loan Ranges</b>	coupon	age	cal mat	full balance	minimum	5.000%	97	169	70,613	25th percentile	5.000%	97	256	127,134	median	5.000%	98	262	152,114	75th percentile	5.000%	98	263	194,242	maximum	5.000%	98	263	353,576	-																												
Monthly Payment																																																																										
Pays 25th day																																																																										
24 day delay																																																																										
accrues 30/360																																																																										
Trustee U.S. Bank NA																																																																										
<b>Loan Ranges</b>	coupon	age	cal mat	full balance																																																																						
minimum	5.000%	97	169	70,613																																																																						
25th percentile	5.000%	97	256	127,134																																																																						
median	5.000%	98	262	152,114																																																																						
75th percentile	5.000%	98	263	194,242																																																																						
maximum	5.000%	98	263	353,576																																																																						
<table border="1"> <tr> <td><b>AS ISSUED</b></td> <td></td> </tr> <tr> <td>USD</td> <td>101,914,483</td> </tr> <tr> <td>WAC</td> <td>5.000%</td> </tr> <tr> <td>WAM</td> <td>359</td> </tr> <tr> <td>age</td> <td>2</td> </tr> <tr> <td>dated</td> <td>10/01/13</td> </tr> <tr> <td>settlement</td> <td>10/24/13</td> </tr> <tr> <td>1st payment</td> <td>11/25/13</td> </tr> </table>			<b>AS ISSUED</b>		USD	101,914,483	WAC	5.000%	WAM	359	age	2	dated	10/01/13	settlement	10/24/13	1st payment	11/25/13	<table border="1"> <tr> <td><b>Loan Payment Status</b></td> <td># loans</td> <td>full balance</td> </tr> <tr> <td>prepaid</td> <td>34</td> <td>5,401,973</td> </tr> <tr> <td>current</td> <td>132</td> <td>21,535,951</td> </tr> <tr> <td>forbearance</td> <td>10</td> <td>1,649,031</td> </tr> <tr> <td>1 month del</td> <td>2</td> <td>372,025</td> </tr> <tr> <td>2 months del</td> <td>0</td> <td>0</td> </tr> <tr> <td>3 months del</td> <td><u>1</u></td> <td><u>244,733</u></td> </tr> <tr> <td><b>totals</b></td> <td><b>179</b></td> <td><b>29,203,712</b></td> </tr> </table>			<b>Loan Payment Status</b>	# loans	full balance	prepaid	34	5,401,973	current	132	21,535,951	forbearance	10	1,649,031	1 month del	2	372,025	2 months del	0	0	3 months del	<u>1</u>	<u>244,733</u>	<b>totals</b>	<b>179</b>	<b>29,203,712</b>	<table border="1"> <tr> <td><b>Prin Paymts</b></td> <td># loans</td> <td>full balance</td> </tr> <tr> <td>Sch Amortization</td> <td>na</td> <td>67,309.14</td> </tr> <tr> <td>Curtailements</td> <td>na</td> <td>9,941.63</td> </tr> <tr> <td>Pay Off</td> <td>7</td> <td>1,266,667.22</td> </tr> <tr> <td>Foreclosure</td> <td>0</td> <td>0.00</td> </tr> <tr> <td>Delqnt removal</td> <td>0</td> <td>0.00</td> </tr> <tr> <td>Other Liquidt</td> <td>0</td> <td>0.00</td> </tr> <tr> <td>Other Prin + / -</td> <td><u>na</u></td> <td><u>-2,706.38</u></td> </tr> <tr> <td><b>Totals</b></td> <td><b>7</b></td> <td><b>1,341,211.61</b></td> </tr> </table>		<b>Prin Paymts</b>	# loans	full balance	Sch Amortization	na	67,309.14	Curtailements	na	9,941.63	Pay Off	7	1,266,667.22	Foreclosure	0	0.00	Delqnt removal	0	0.00	Other Liquidt	0	0.00	Other Prin + / -	<u>na</u>	<u>-2,706.38</u>	<b>Totals</b>	<b>7</b>	<b>1,341,211.61</b>
<b>AS ISSUED</b>																																																																										
USD	101,914,483																																																																									
WAC	5.000%																																																																									
WAM	359																																																																									
age	2																																																																									
dated	10/01/13																																																																									
settlement	10/24/13																																																																									
1st payment	11/25/13																																																																									
<b>Loan Payment Status</b>	# loans	full balance																																																																								
prepaid	34	5,401,973																																																																								
current	132	21,535,951																																																																								
forbearance	10	1,649,031																																																																								
1 month del	2	372,025																																																																								
2 months del	0	0																																																																								
3 months del	<u>1</u>	<u>244,733</u>																																																																								
<b>totals</b>	<b>179</b>	<b>29,203,712</b>																																																																								
<b>Prin Paymts</b>	# loans	full balance																																																																								
Sch Amortization	na	67,309.14																																																																								
Curtailements	na	9,941.63																																																																								
Pay Off	7	1,266,667.22																																																																								
Foreclosure	0	0.00																																																																								
Delqnt removal	0	0.00																																																																								
Other Liquidt	0	0.00																																																																								
Other Prin + / -	<u>na</u>	<u>-2,706.38</u>																																																																								
<b>Totals</b>	<b>7</b>	<b>1,341,211.61</b>																																																																								