

VHDA MBS			2015A			92812UQ50			payment > 10/25/21			pool # > 26		
			<b>Date</b>	<b>Factor</b>	<b>Accrual</b>	<b>Principal</b>	<b>Interest</b>	<b>Prin + Int</b>	<b>Balance</b>					
WAC	4.7022%		10-21	0.414177842	3.250	1,178,884.43	161,277.20	1,340,161.63	58,369,618.57					
monthly PSA	326.3		09-21	0.422542944	3.250	1,430,691.09	165,151.98	1,595,843.07	59,548,503.00					
weighted age	167		08-21	0.432694810	3.250	661,152.75	166,942.61	828,095.36	60,979,194.09					
WAM	190		07-21	0.437386203	3.250	1,207,450.16	170,212.78	1,377,662.94	61,640,346.84					
			06-21	0.445954001	3.250	943,632.43	172,768.45	1,116,400.88	62,847,797.00					
			05-21	0.452649807	3.250	1,477,224.67	176,769.27	1,653,993.94	63,791,429.43					
			04-21	0.463131865	3.250	1,623,102.69	181,165.17	1,804,267.86	65,268,654.10					
			03-21	0.474649041	3.250	1,405,506.39	184,971.75	1,590,478.14	66,891,756.79					
CPR 1 month	17.7		02-21	0.484622202	3.250	1,390,448.70	188,737.55	1,579,186.25	68,297,263.18					
3 months	15.9		01-21	0.494488517	3.250	895,690.26	191,163.38	1,086,853.64	69,687,711.88					
6 months	16.5		12-20	0.500844136	3.250	1,187,641.48	194,379.91	1,382,021.39	70,583,402.14					
12 months	16.8		11-20	0.509271376	3.250	1,418,305.55	198,221.15	1,616,526.70	71,771,043.62					
life	10.8													
			<b>Loan Ranges</b>	coupon	age	cal mat	full balance							
Monthly Payment			minimum	3.000%	121	13	10,969							
Pays 25th day			25th percentile	4.375%	144	152	66,326							
24 day delay			median	4.750%	172	184	81,550							
accrues 30/360			75th percentile	5.000%	201	215	104,846							
Trustee U.S. Bank NA			maximum	5.250%	227	341	239,236							
			<b>Loan Payment Status</b>	# loans	full balance	<b>Prin Paymts</b>	# loans	full balance						
<b>AS ISSUED</b>			prepaid	110	8,915,464	Sch Amortization	na	225,833.63						
USD	140,928,878		current	492	43,892,518	Curtailements	na	69,758.57						
WAC	4.767%		forbearance	46	4,402,609	Pay Off	9	762,832.28						
WAM	264		1 month del	11	872,171	Foreclosure	0	0.00						
age	93		2 months del	3	286,856	Delqnt removal	2	123,554.58						
dated	11/01/15		3 months del	0	0	Other Liquidt	0	0.00						
settlement	11/10/15		totals	662	58,369,619	Other Prin + / -	na	-3,094.63						
1st payment	12/25/15					Totals	11	1,178,884.43						