

| VHDA MBS             |             | 2019A | 92812UQ76                  |               | payment > 2/25/23 |                    | pool # > 29     |                   |                |
|----------------------|-------------|-------|----------------------------|---------------|-------------------|--------------------|-----------------|-------------------|----------------|
|                      |             |       | <b>Date</b>                | <b>Factor</b> | <b>Accrual</b>    | <b>Principal</b>   | <b>Interest</b> | <b>Prin + Int</b> | <b>Balance</b> |
| WAC                  | 4.7666%     |       | 02-23                      | 0.448544070   | 2.950             | 78,575.48          | 117,603.10      | 196,178.58        | 47,759,972.69  |
| monthly PSA          | 1.3         |       | 01-23                      | 0.449282022   | 2.950             | 284,301.19         | 118,302.00      | 402,603.19        | 47,838,548.17  |
| weighted age         | 42          |       | 12-22                      | 0.451952074   | 2.950             | 77,073.19          | 118,491.48      | 195,564.67        | 48,122,849.36  |
| WAM                  | 317         |       | 11-22                      | 0.452675917   | 2.950             | 667,355.49         | 120,132.06      | 787,487.55        | 48,199,922.55  |
|                      |             |       | 10-22                      | 0.458943474   | 2.950             | 733,078.91         | 121,934.21      | 855,013.12        | 48,867,278.04  |
|                      |             |       | 09-22                      | 0.465828281   | 2.950             | 600,858.32         | 123,411.32      | 724,269.64        | 49,600,356.95  |
|                      |             |       | 08-22                      | 0.471471321   | 2.950             | 471,462.27         | 124,570.33      | 596,032.60        | 50,201,215.27  |
|                      |             |       | 07-22                      | 0.475899121   | 2.950             | 485,721.46         | 125,764.40      | 611,485.86        | 50,672,677.54  |
| CPR 1 month          | 0.1         |       | 06-22                      | 0.480460838   | 2.950             | 405,465.54         | 126,761.17      | 532,226.71        | 51,158,399.00  |
| 3 months             | 1.8         |       | 05-22                      | 0.484268821   | 2.950             | 570,181.01         | 128,162.86      | 698,343.87        | 51,563,864.54  |
| 6 months             | 7.8         |       | 04-22                      | 0.489623751   | 2.950             | 1,001,277.24       | 130,624.34      | 1,131,901.58      | 52,134,045.55  |
| 12 months            | 10.0        |       | 03-22                      | 0.499027378   | 2.950             | 857,175.44         | 132,731.56      | 989,907.00        | 53,135,322.79  |
| life                 | 20.6        |       |                            |               |                   |                    |                 |                   |                |
| <b>Loan Ranges</b>   |             |       | coupon                     | age           | cal mat           | full balance       |                 |                   |                |
| Monthly Payment      |             |       | minimum                    | 3.125%        | 40                | 282                | 52,049          |                   |                |
| Pays 25th day        |             |       | 25th percentile            | 4.375%        | 41                | 315                | 141,417         |                   |                |
| 24 day delay         |             |       | median                     | 4.500%        | 42                | 317                | 185,873         |                   |                |
| accrues 30/360       |             |       | 75th percentile            | 5.250%        | 43                | 319                | 218,492         |                   |                |
| Trustee U.S. Bank NA |             |       | maximum                    | 6.000%        | 46                | 349                | 433,029         |                   |                |
| <b>AS ISSUED</b>     |             |       | <b>Loan Payment Status</b> |               |                   | <b>Prin Paymts</b> |                 | # loans           | full balance   |
| USD                  | 106,477,771 |       | prepaid                    | # loans       | full balance      | Sch Amortization   | na              | 75,530.06         |                |
| WAC                  | 4.792%      |       | current                    | 56            | 9,870,143         | Curtailements      | na              | 3,045.42          |                |
| WAM                  | 356         |       | forbearance                | 192           | 36,834,250        | Pay Off            | 0               | 0.00              |                |
| age                  | 3           |       | 1 month del                | 2             | 362,573           | Foreclosure        | 0               | 0.00              |                |
| dated                | 11/01/19    |       | 2 months del               | 2             | 333,724           | Delqnt removal     | 0               | 0.00              |                |
| settlement           | 11/05/19    |       | 3 months del               | 1             | 140,395           | Other Liquidt      | 0               | 0.00              |                |
| 1st payment          | 12/25/19    |       | totals                     | 1             | 218,887           | Other Prin + / -   | na              | 0.00              |                |
|                      |             |       |                            | 254           | 47,759,973        | Totals             | 0               | 78,575.48         |                |