

VHDA MBS		2020A	92812UQ84		payment > 2/25/23		pool # > 30	
WAC	4.1415%	Date	Factor	Accrual	Principal	Interest	Prin + Int	Balance
monthly PSA	138.8	02-23	0.520645652	2.850	546,917.63	150,689.42	697,607.05	62,901,257.96
weighted age	39	01-23	0.525172593	2.850	302,794.31	151,408.55	454,202.86	63,448,175.59
WAM	318	12-22	0.527678879	2.850	970,144.96	153,712.65	1,123,857.61	63,750,969.90
		11-22	0.535708953	2.850	119,604.36	153,996.71	273,601.07	64,721,114.86
		10-22	0.536698941	2.850	1,263,444.14	156,997.39	1,420,441.53	64,840,719.22
		09-22	0.547156708	2.850	542,829.77	158,286.61	701,116.38	66,104,163.36
		08-22	0.551649813	2.850	802,333.90	160,192.15	962,526.05	66,646,993.13
		07-22	0.558290883	2.850	488,131.01	161,351.46	649,482.47	67,449,327.03
CPR 1 month	8.0	06-22	0.562331236	2.850	272,938.89	161,999.69	434,938.58	67,937,458.04
3 months	8.9	05-22	0.564590403	2.850	482,080.76	163,144.63	645,225.39	68,210,396.93
6 months	9.1	04-22	0.568580677	2.850	2,022,784.11	167,948.75	2,190,732.86	68,692,477.69
12 months	10.6	03-22	0.585323645	2.850	1,071,157.14	170,492.74	1,241,649.88	70,715,261.80
life	18.0							
Monthly Payment		Loan Ranges		coupon	age	cal mat	full balance	
Pays 25th day		minimum	3.500%	38	62	39,192		
24 day delay		25th percentile	4.000%	39	319	152,265		
accrues 30/360		median	4.125%	40	320	189,835		
Trustee U.S. Bank NA		75th percentile	4.250%	40	321	240,677		
		maximum	5.375%	42	322	455,213		
AS ISSUED		Loan Payment Status		Prin Paymts		# loans	full balance	
USD	120,813,950	# loans	full balance	Sch Amortization	na	110,229.55		
WAC	4.157%	prepaid	79	15,797,459	Curtailments	na	10,806.57	
WAM	356	current	226	46,118,813	Pay Off	0	0.00	
age	3	forbearance	3	640,696	Foreclosure	0	0.00	
dated	02/01/20	1 month del	2	344,290	Delqnt removal	2	426,605.05	
settlement	02/12/20	2 months del	0	0	Other Liquidt	0	0.00	
1st payment	03/25/20	3 months del	0	0	Other Prin + / -	na	-723.54	
		totals	310	62,901,258	Totals	2	546,917.63	