

VHDA MBS		2020B	92812UQ92		payment > 2/25/23		pool # > 31		
			Date	Factor	Accrual	Principal	Interest	Prin + Int	Balance
WAC	4.6084%		02-23	0.518216701	2.750	446,984.18	179,944.25	626,928.43	78,074,143.71
monthly PSA	51.2		01-23	0.521183556	2.750	1,109,459.44	182,486.76	1,291,946.20	78,521,127.89
weighted age	142		12-22	0.528547587	2.750	799,056.33	184,317.93	983,374.26	79,630,587.33
WAM	216		11-22	0.533851319	2.750	1,268,338.22	187,224.54	1,455,562.76	80,429,643.66
			10-22	0.542269907	2.750	623,826.66	188,654.14	812,480.80	81,697,981.88
			09-22	0.546410553	2.750	900,325.41	190,717.39	1,091,042.80	82,321,808.54
			08-22	0.552386458	2.750	648,589.62	192,203.74	840,793.36	83,222,133.95
			07-22	0.556691468	2.750	1,518,594.85	195,683.85	1,714,278.70	83,870,723.57
CPR 1 month	3.0		06-22	0.566771133	2.750	1,474,673.15	199,063.31	1,673,736.46	85,389,318.42
3 months	7.8		05-22	0.576559268	2.750	1,424,642.23	202,328.12	1,626,970.35	86,863,991.57
6 months	8.6		04-22	0.586015323	2.750	2,005,545.62	206,924.16	2,212,469.78	88,288,633.80
12 months	12.3		03-22	0.599327121	2.750	1,987,773.54	211,479.48	2,199,253.02	90,294,179.42
life	18.0								
Loan Ranges			coupon	age	cal mat	full balance			
Monthly Payment			minimum	3.125%	17	28	25,141		
Pays 25th day			25th percentile	4.125%	108	175	63,689		
24 day delay			median	4.500%	147	209	91,855		
accrues 30/360			75th percentile	5.250%	177	250	117,581		
Trustee U.S. Bank NA			maximum	6.125%	256	352	344,062		
AS ISSUED			Loan Payment Status			Prin Paymts		# loans	full balance
USD	150,659,258		prepaid	# loans	full balance	Sch Amortization	na	247,096.22	
WAC	4.569%		current	133	12,915,361	Curtailements	na	21,890.97	
WAM	254		forbearance	633	60,696,722	Pay Off	1	73,113.69	
age	105		1 month del	6	491,564	Foreclosure	0	0.00	
dated	04/01/20		2 months del	32	3,051,486	Delqnt removal	1	105,543.62	
settlement	04/21/20		3 months del	8	710,250	Other Liquidt	0	0.00	
1st payment	05/25/20		totals	2	208,761	Other Prin + / -	na	-660.32	
				814	78,074,144	Totals	2	446,984.18	