

| VHDA MBS 2019A | | | 92812UQ76 | | | payment > 1/25/25 | | pool # > 29 | |
|----------------------|-------------|--|----------------------------|--------------|------------------|--------------------|--------------|-------------|---------------|
| WAC | 4.7519% | | Date | Factor | Accrual | Principal | Interest | Prin + Int | Balance |
| monthly PSA | 1.4 | | 01-25 | 0.375792146 | 2.950 | 75,420.55 | 98,551.95 | 173,972.50 | 40,013,510.00 |
| weighted age | 65 | | 12-24 | 0.376500468 | 2.950 | 244,703.59 | 99,153.52 | 343,857.11 | 40,088,930.55 |
| WAM | 293 | | 11-24 | 0.378798634 | 2.950 | 404,121.58 | 100,146.98 | 504,268.56 | 40,333,634.14 |
| | | | 10-24 | 0.382593995 | 2.950 | 77,041.67 | 100,336.38 | 177,378.05 | 40,737,755.72 |
| | | | 09-24 | 0.383317542 | 2.950 | 296,049.73 | 101,064.17 | 397,113.90 | 40,814,797.39 |
| | | | 08-24 | 0.386097932 | 2.950 | 788,362.37 | 103,002.22 | 891,364.59 | 41,110,847.12 |
| | | | 07-24 | 0.393501941 | 2.950 | 438,752.20 | 104,080.82 | 542,833.02 | 41,899,209.49 |
| | | | 06-24 | 0.397622540 | 2.950 | 191,182.01 | 104,550.81 | 295,732.82 | 42,337,961.69 |
| CPR 1 month | 0.1 | | 05-24 | 0.399418051 | 2.950 | 78,593.79 | 104,744.02 | 183,337.81 | 42,529,143.70 |
| 3 months | 4.9 | | 04-24 | 0.400156175 | 2.950 | 427,745.17 | 105,795.56 | 533,540.73 | 42,607,737.49 |
| 6 months | 6.8 | | 03-24 | 0.404173400 | 2.950 | 275,628.57 | 106,473.15 | 382,101.72 | 43,035,482.66 |
| 12 months | 6.5 | | 02-24 | 0.406762002 | 2.950 | 400,663.50 | 107,458.11 | 508,121.61 | 43,311,111.23 |
| life | 15.8 | | | | | | | | |
| Loan Ranges | | | coupon | age | cal mat | full balance | | | |
| Monthly Payment | | | minimum | 3.125% | 63 | 240 | 49,850 | | |
| Pays 25th day | | | 25th percentile | 4.375% | 64 | 292 | 140,161 | | |
| 24 day delay | | | median | 4.500% | 65 | 294 | 175,222 | | |
| accrues 30/360 | | | 75th percentile | 5.125% | 66 | 296 | 205,774 | | |
| Trustee U.S. Bank NA | | | maximum | 6.000% | 69 | 326 | 416,229 | | |
| AS ISSUED | | | Loan Payment Status | | | Prin Paymts | | | |
| USD | 106,477,771 | | # loans | full balance | Sch Amortization | # loans | full balance | | |
| WAC | 4.792% | | prepaid | 36 | 5,480,711 | na | 72,548.58 | | |
| WAM | 356 | | current | 178 | 33,523,917 | na | 2,871.97 | | |
| age | 3 | | forbearance | 0 | 0 | Pay Off | 0 | 0.00 | |
| dated | 11/01/19 | | 1 month del | 5 | 706,690 | Foreclosure | 0 | 0.00 | |
| settlement | 11/05/19 | | 2 months del | 2 | 302,192 | Delqnt removal | 0 | 0.00 | |
| 1st payment | 12/25/19 | | 3 months del | 0 | 0 | Other Liquidt | 0 | 0.00 | |
| | | | totals | 221 | 40,013,510 | Other Prin + / - | na | 0.00 | |
| | | | | | | Totals | 0 | 75,420.55 | |