

VHDA MBS 2020A			92812UQ84			payment > 3/25/25		pool # > 30	
WAC	4.1376%		Date	Factor	Accrual	Principal	Interest	Prin + Int	Balance
monthly PSA	207.5		03-25	0.427258363	2.850	640,462.66	124,115.68	764,578.34	51,618,770.66
weighted age	64		02-25	0.432559594	2.850	427,913.95	125,131.97	553,045.92	52,259,233.32
WAM	291		01-25	0.436101519	2.850	587,305.49	126,526.83	713,832.32	52,687,147.27
			12-24	0.440962758	2.850	460,511.25	127,620.54	588,131.79	53,274,452.76
			11-24	0.444774497	2.850	373,042.43	128,506.52	501,548.95	53,734,964.01
			10-24	0.447862240	2.850	517,468.74	129,735.50	647,204.24	54,108,006.44
			09-24	0.452145427	2.850	281,433.68	130,403.91	411,837.59	54,625,475.18
			08-24	0.454474907	2.850	380,912.01	131,308.57	512,220.58	54,906,908.86
CPR 1 month	11.7		07-24	0.457627788	2.850	192,476.55	131,765.71	324,242.26	55,287,820.87
3 months	9.7		06-24	0.459220953	2.850	971,469.81	134,072.95	1,105,542.76	55,480,297.42
6 months	8.6		05-24	0.467261993	2.850	394,917.73	135,010.88	529,928.61	56,451,767.23
12 months	7.8		04-24	0.470530802	2.850	456,296.41	136,094.58	592,390.99	56,846,684.96
life	13.7								
<b>Loan Ranges</b> Monthly Payment Pays 25th day 24 day delay accrues 30/360 Trustee U.S. Bank NA			coupon	age	cal mat	full balance			
			minimum	3.500%	63	17	11,510		
			25th percentile	4.000%	64	293	146,738		
			median	4.125%	65	295	183,536		
			75th percentile	4.250%	65	296	228,628		
			maximum	5.375%	67	297	435,275		
<b>AS ISSUED</b>			<b>Loan Payment Status</b>			<b>Prin Paymts</b>			
USD	120,813,950		# loans	full balance	Sch Amortization	# loans	full balance		
WAC	4.157%		prepaid	74	14,109,174	na	104,669.84		
WAM	356		current	188	36,847,978	Curtailements	na	5,917.83	
age	3		forbearance	0	0	Pay Off	2	343,429.59	
dated	02/01/20		1 month del	3	661,619	Foreclosure	0	0.00	
settlement	02/12/20		2 months del	0	0	Delqnt removal	1	187,408.49	
1st payment	03/25/20		3 months del	0	0	Other Liquidt	0	0.00	
			totals	265	51,618,771	Other Prin + / -	na	-963.09	
						Totals	3	640,462.66	