

VHDA MBS 2020A			92812UQ84			payment > 1/25/25		pool # > 30		
WAC	4.1413%		Date	Factor	Accrual	Principal	Interest	Prin + Int	Balance	
monthly PSA	182.9		01-25	0.436101519	2.850	587,305.49	126,526.83	713,832.32	52,687,147.27	
weighted age	62		12-24	0.440962758	2.850	460,511.25	127,620.54	588,131.79	53,274,452.76	
WAM	294		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	
			07-24	0.457627788	2.850	192,476.55	131,765.71	324,242.26	55,287,820.87	
			06-24	0.459220953	2.850	971,469.81	134,072.95	1,105,542.76	55,480,297.42	
CPR 1 month	10.4		05-24	0.467261993	2.850	394,917.73	135,010.88	529,928.61	56,451,767.23	
3 months	8.0		04-24	0.470530802	2.850	456,296.41	136,094.58	592,390.99	56,846,684.96	
6 months	7.0		03-24	0.474307654	2.850	241,145.85	136,667.30	377,813.15	57,302,981.37	
12 months	7.0		02-24	0.476303664	2.850	448,751.34	137,733.09	586,484.43	57,544,127.22	
life	13.8									
<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%	61	20	13,326			
			25th percentile	4.000%	62	295	146,554			
			median	4.125%	63	297	184,070			
			75th percentile	4.250%	63	298	229,348			
			maximum	5.375%	65	299	436,935			
<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	59	10,902,283	na	105,407.04			
WAM	356		current	206	40,821,429	Curtailements	na	6,891.72		
age	3		forbearance	0	0	Pay Off	1	190,114.55		
dated	02/01/20		1 month del	3	546,146	Foreclosure	0	0.00		
settlement	02/12/20		2 months del	1	229,570	Delqnt removal	2	285,825.02		
1st payment	03/25/20		3 months del	1	187,719	Other Liquidt	0	0.00		
			totals	270	52,687,147	Other Prin + / -	na	-932.84		
						Totals	3	587,305.49		