

VHDA MBS			2020A		92812UQ84		payment > 5/25/25		pool # > 30		
			Date	Factor	Accrual	Principal	Interest	Prin + Int	Balance		
WAC 4.1400%			05-25	0.420451964	2.850	700,354.73	122,304.94	822,659.67	50,796,462.71		
monthly PSA 234.6			04-25	0.426248933	2.850	121,953.22	122,594.58	244,547.80	51,496,817.44		
weighted age 66			03-25	0.427258363	2.850	640,462.66	124,115.68	764,578.34	51,618,770.66		
WAM 289			02-25	0.432559594	2.850	427,913.95	125,131.97	553,045.92	52,259,233.32		
			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		
CPR 1 month 13.1			09-24	0.452145427	2.850	281,433.68	130,403.91	411,837.59	54,625,475.18		
3 months 8.6			08-24	0.454474907	2.850	380,912.01	131,308.57	512,220.58	54,906,908.86		
6 months 8.5			07-24	0.457627788	2.850	192,476.55	131,765.71	324,242.26	55,287,820.87		
12 months 7.9			06-24	0.459220953	2.850	971,469.81	134,072.95	1,105,542.76	55,480,297.42		
life 13.5											
			Loan Ranges		coupon	age	cal mat	full balance			
Monthly Payment			minimum		3.500%	65	15	10,032			
Pays 25th day			25th percentile		4.000%	66	291	145,644			
24 day delay			median		4.125%	67	293	182,477			
accrues 30/360			75th percentile		4.250%	67	294	227,100			
Trustee U.S. Bank NA			maximum		5.375%	69	295	433,602			
			- -								
			Loan Payment Status			Prin Paymts		# loans	full balance		
AS ISSUED			# loans		full balance	Sch Amortization		na	104,406.35		
USD 120,813,950			prepaid 69		13,193,865	Curtailements		na	13,074.25		
WAC 4.157%			current 190		36,860,816	Pay Off		2	584,054.99		
WAM 356			forbearance 0		0	Foreclosure		0	0.00		
age 3			1 month del 3		465,204	Delqnt removal		0	0.00		
dated 02/01/20			2 months del 1		276,578	Other Liquidt		0	0.00		
settlement 02/12/20			3 months del 0		0	Other Prin + / -		na	-1,180.86		
1st payment 03/25/20			totals 263		50,796,463	Totals		2	700,354.73		