

VHDA MBS			2020A			92812UQ84			payment > 12/25/24			pool # > 30		
			<b>Date</b>	<b>Factor</b>	<b>Accrual</b>	<b>Principal</b>	<b>Interest</b>	<b>Prin + Int</b>	<b>Balance</b>					
WAC	4.1402%		12-24	0.440962758	2.850	460,511.25	127,620.54	588,131.79	53,274,452.76					
monthly PSA	133.2		11-24	0.444774497	2.850	373,042.43	128,506.52	501,548.95	53,734,964.01					
weighted age	61		10-24	0.447862240	2.850	517,468.74	129,735.50	647,204.24	54,108,006.44					
WAM	295		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					
			05-24	0.467261993	2.850	394,917.73	135,010.88	529,928.61	56,451,767.23					
CPR	1 month	7.7	04-24	0.470530802	2.850	456,296.41	136,094.58	592,390.99	56,846,684.96					
	3 months	7.4	03-24	0.474307654	2.850	241,145.85	136,667.30	377,813.15	57,302,981.37					
	6 months	5.6	02-24	0.476303664	2.850	448,751.34	137,733.09	586,484.43	57,544,127.22					
	12 months	7.3	01-24	0.480018064	2.850	787,856.28	139,604.25	927,460.53	57,992,878.56					
	life	13.9												
			<b>Loan Ranges</b>		coupon	age	cal mat	full balance						
Monthly Payment			minimum	3.500%	60	21	14,056							
Pays 25th day			25th percentile	4.000%	61	296	146,219							
24 day delay			median	4.125%	62	298	184,258							
accrues 30/360			75th percentile	4.250%	62	299	230,038							
Trustee U.S. Bank NA			maximum	5.375%	64	300	437,761							
			<b>Loan Payment Status</b>		# loans	full balance	<b>Prin Paymts</b>		# loans	full balance				
<b>AS ISSUED</b>			prepaid	71	13,909,325	Sch Amortization	na	105,709.01						
USD	120,813,950		current	196	38,219,261	Curtailements	na	7,110.81						
WAC	4.157%		forbearance	0	0	Pay Off	1	160,182.85						
WAM	356		1 month del	2	441,976	Foreclosure	0	0.00						
age	3		2 months del	1	230,038	Delqnt removal	1	188,196.85						
dated	02/01/20		3 months del	3	473,854	Other Liquidt	0	0.00						
settlement	02/12/20		totals	273	53,274,453	Other Prin + / -	na	-688.27						
1st payment	03/25/20					Totals	2	460,511.25						