

VHDA MBS			2020A			92812UQ84			payment > 12/25/23			pool # > 30		
WAC 4.1410% monthly PSA 2.5 weighted age 49 WAM 307			<b>Date</b>	<b>Factor</b>	<b>Accrual</b>	<b>Principal</b>	<b>Interest</b>	<b>Prin + Int</b>	<b>Balance</b>					
			12-23	0.486539300	2.850	115,521.46	139,878.61	255,400.07	58,780,734.84					
			11-23	0.487495493	2.850	487,120.03	141,035.52	628,155.55	58,896,256.30					
			10-23	0.491527478	2.850	701,297.92	142,701.10	843,999.02	59,383,376.33					
			09-23	0.497332254	2.850	119,119.66	142,984.01	262,103.67	60,084,674.25					
			08-23	0.498318230	2.850	736,379.15	144,732.91	881,112.06	60,203,793.91					
			07-23	0.504413380	2.850	381,568.75	145,639.14	527,207.89	60,940,173.06					
			06-23	0.507571697	2.850	434,558.60	146,671.21	581,229.81	61,321,741.81					
			05-23	0.511168621	2.850	339,005.27	147,476.35	486,481.62	61,756,300.41					
CPR 1 month 0.1			04-23	0.513974632	2.850	530,460.95	148,736.20	679,197.15	62,095,305.68					
3 months 6.4			03-23	0.518365358	2.850	275,491.33	149,390.49	424,881.82	62,625,766.63					
6 months 6.2			02-23	0.520645652	2.850	546,917.63	150,689.42	697,607.05	62,901,257.96					
12 months 5.8			01-23	0.525172593	2.850	302,794.31	151,408.55	454,202.86	63,448,175.59					
life 15.5														
			<b>Loan Ranges</b>	coupon	age	cal mat	full balance							
Monthly Payment			minimum	3.500%	48	36	23,331							
Pays 25th day			25th percentile	4.000%	49	309	149,313							
24 day delay			median	4.125%	50	310	186,053							
accrues 30/360			75th percentile	4.250%	50	311	235,883							
Trustee U.S. Bank NA			maximum	5.375%	52	312	447,448							
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<b>AS ISSUED</b>			<b>Loan Payment Status</b>	# loans	full balance	<b>Prin Paymts</b>	# loans	full balance						
USD	120,813,950		prepaid	66	13,606,666	Sch Amortization	na	108,271.40						
WAC	4.157%		current	220	43,474,710	Curtailements	na	7,250.06						
WAM	356		forbearance	0	0	Pay Off	0	0.00						
age	3		1 month del	4	736,187	Foreclosure	0	0.00						
dated	02/01/20		2 months del	3	591,219	Delqnt removal	0	0.00						
settlement	02/12/20		3 months del	2	371,953	Other Liquidt	0	0.00						
1st payment	03/25/20		totals	295	58,780,735	Other Prin + / -	na	0.00						
						Totals	0	115,521.46						