

VHDA MBS			2020B			92812UQ92			payment > 6/25/24			pool # > 31		
			<b>Date</b>	<b>Factor</b>	<b>Accrual</b>	<b>Principal</b>	<b>Interest</b>	<b>Prin + Int</b>	<b>Balance</b>					
WAC	4.6155%		06-24	0.448669877	2.750	816,284.06	156,778.77	973,062.83	67,596,270.81					
monthly PSA	167.5		05-24	0.454087958	2.750	732,227.50	158,456.79	890,684.29	68,412,554.87					
weighted age	158		04-24	0.458948114	2.750	759,107.67	160,196.41	919,304.08	69,144,782.37					
WAM	199		03-24	0.463986687	2.750	532,992.98	161,417.86	694,410.84	69,903,890.04					
			02-24	0.467524425	2.750	664,880.70	162,941.54	827,822.24	70,436,883.02					
			01-24	0.471937567	2.750	623,905.15	164,371.32	788,276.47	71,101,763.72					
			12-23	0.476078734	2.750	511,467.09	165,543.44	677,010.53	71,725,668.87					
			11-23	0.479473594	2.750	510,750.10	166,713.91	677,464.01	72,237,135.96					
CPR	1 month	9.6	10-23	0.482863695	2.750	601,014.13	168,091.23	769,105.36	72,747,886.06					
	3 months	8.7	09-23	0.486852923	2.750	1,168,258.89	170,768.49	1,339,027.38	73,348,900.19					
	6 months	7.3	08-23	0.494607235	2.750	706,071.54	172,386.57	878,458.11	74,517,159.08					
	12 months	7.2	07-23	0.499293781	2.750	751,083.86	174,107.80	925,191.66	75,223,230.62					
	life	14.4												
			<b>Loan Ranges</b>		coupon	age	cal mat	full balance						
Monthly Payment			minimum	3.125%	33	57	29,302							
Pays 25th day			25th percentile	4.125%	124	157	59,758							
24 day delay			median	4.625%	165	192	87,135							
accrues 30/360			75th percentile	5.250%	193	232	112,720							
Trustee U.S. Bank NA			maximum	6.125%	272	336	328,952							
			<b>Loan Payment Status</b>		# loans	full balance	<b>Prin Paymts</b>		# loans	full balance				
<b>AS ISSUED</b>			prepaid	140	12,725,138	Sch Amortization	na	249,670.42						
USD	150,659,258		current	569	51,807,521	Curtailements	na	14,237.72						
WAC	4.569%		forbearance	0	0	Pay Off	4	385,564.76						
WAM	254		1 month del	24	2,138,724	Foreclosure	0	0.00						
age	105		2 months del	6	574,281	Delqnt removal	2	168,599.13						
dated	04/01/20		3 months del	3	350,606	Other Liquidt	0	0.00						
settlement	04/21/20		totals	742	67,596,271	Other Prin + / -	na	-1,787.97						
1st payment	05/25/20					Totals	6	816,284.06						