

VHDA MBS		2020B	92812UQ92	payment > 12/25/24			pool # > 31	
WAC	4.6174%	Date	Factor	Accrual	Principal	Interest	Prin + Int	Balance
monthly PSA	108.7	12-24	0.419707831	2.750	589,740.45	146,260.15	736,000.60	63,232,870.44
weighted age	164	11-24	0.423622230	2.750	835,771.54	148,175.46	983,947.00	63,822,610.89
WAM	193	10-24	0.429169659	2.750	735,318.87	149,860.57	885,179.44	64,658,382.43
		09-24	0.434050334	2.750	608,119.53	151,254.17	759,373.70	65,393,701.30
		08-24	0.438086724	2.750	590,410.58	152,607.20	743,017.78	66,001,820.83
		07-24	0.442005571	2.750	1,004,039.40	154,908.12	1,158,947.52	66,592,231.41
		06-24	0.448669877	2.750	816,284.06	156,778.77	973,062.83	67,596,270.81
		05-24	0.454087958	2.750	732,227.50	158,456.79	890,684.29	68,412,554.87
CPR 1 month	6.3	04-24	0.458948114	2.750	759,107.67	160,196.41	919,304.08	69,144,782.37
3 months	8.5	03-24	0.463986687	2.750	532,992.98	161,417.86	694,410.84	69,903,890.04
6 months	8.5	02-24	0.467524425	2.750	664,880.70	162,941.54	827,822.24	70,436,883.02
12 months	7.9	01-24	0.471937567	2.750	623,905.15	164,371.32	788,276.47	71,101,763.72
life	13.8							
CPR 3 months		Loan Ranges		coupon	age	cal mat	full balance	
CPR 6 months		minimum	3.125%	39	42	26,738		
CPR 12 months		25th percentile	4.125%	130	151	57,080		
CPR life		median	4.625%	171	186	84,393		
Trustee U.S. Bank NA		75th percentile	5.250%	200	225	109,535		
		maximum	6.125%	278	330	322,212		
AS ISSUED		Loan Payment Status		Prin Paymts		# loans	full balance	
USD	150,659,258	prepaid	# loans	full balance	Sch Amortization	na	246,064.46	
WAC	4.569%	current	112	10,062,832	Curtailements	na	17,308.56	
WAM	254	forbearance	560	49,255,101	Pay Off	4	327,740.60	
age	105	1 month del	0	0	Foreclosure	0	0.00	
dated	04/01/20	2 months del	32	3,069,799	Delqnt removal	0	0.00	
settlement	04/21/20	3 months del	8	635,356	Other Liquidt	0	0.00	
1st payment	05/25/20	totals	2	<u>209,783</u>	Other Prin + / -	<u>na</u>	<u>-1,373.17</u>	
			714	63,232,870	Totals	4	589,740.45	