

VHDA MBS			2020B			92812UQ92			payment > 1/25/25			pool # > 31		
WAC 4.6169% monthly PSA 166.7 weighted age 165 WAM 192			Date	Factor	Accrual	Principal	Interest	Prin + Int	Balance					
			01-25	0.414618858	2.750	766,700.90	144,908.66	911,609.56	62,466,169.54					
			12-24	0.419707831	2.750	589,740.45	146,260.15	736,000.60	63,232,870.44					
			11-24	0.423622230	2.750	835,771.54	148,175.46	983,947.00	63,822,610.89					
			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					
CPR 1 month 9.5			05-24	0.454087958	2.750	732,227.50	158,456.79	890,684.29	68,412,554.87					
3 months 8.8			04-24	0.458948114	2.750	759,107.67	160,196.41	919,304.08	69,144,782.37					
6 months 7.9			03-24	0.463986687	2.750	532,992.98	161,417.86	694,410.84	69,903,890.04					
12 months 8.2			02-24	0.467524425	2.750	664,880.70	162,941.54	827,822.24	70,436,883.02					
life 13.8														
			Loan Ranges	coupon	age	cal mat	full balance							
Monthly Payment			minimum	3.125%	40	36	26,313							
Pays 25th day			25th percentile	4.125%	131	150	56,611							
24 day delay			median	4.625%	172	185	84,037							
accrues 30/360			75th percentile	5.250%	201	224	109,244							
Trustee U.S. Bank NA			maximum	6.125%	279	329	321,077							
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			Loan Payment Status	# loans	full balance	Prin Paymts	# loans	full balance						
AS ISSUED			prepaid	124	10,431,936	Sch Amortization	na	245,736.68						
USD	150,659,258		current	544	48,367,795	Curtailements	na	18,109.90						
WAC	4.569%		forbearance	0	0	Pay Off	5	504,591.40						
WAM	254		1 month del	32	2,734,379	Foreclosure	0	0.00						
age	105		3 months del	7	722,964	Delqnt removal	0	0.00						
dated	04/01/20		3 months del	<u>2</u>	<u>209,095</u>	Other Liquidt	0	0.00						
settlement	04/21/20		totals	709	62,466,170	Other Prin + / -	na	-1,737.08						
1st payment	05/25/20					Totals	5	766,700.90						