

VHDA MBS			2020B			92812UQ92			payment > 5/25/25			pool # > 31		
			Date	Factor	Accrual	Principal	Interest	Prin + Int	Balance					
WAC	4.6163%		05-25	0.398551711	2.750	270,922.10	138,225.15	409,147.25	60,045,505.10					
monthly PSA	8.8		04-25	0.400349955	2.750	486,064.13	139,339.04	625,403.17	60,316,427.20					
weighted age	169		03-25	0.403576203	2.750	673,288.40	140,882.00	814,170.40	60,802,491.33					
WAM	187		02-25	0.408045151	2.750	990,389.81	143,151.64	1,133,541.45	61,475,779.73					
			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					
CPR 1 month	0.5		09-24	0.434050334	2.750	608,119.53	151,254.17	759,373.70	65,393,701.30					
3 months	4.5		08-24	0.438086724	2.750	590,410.58	152,607.20	743,017.78	66,001,820.83					
6 months	7.2		07-24	0.442005571	2.750	1,004,039.40	154,908.12	1,158,947.52	66,592,231.41					
12 months	8.1		06-24	0.448669877	2.750	816,284.06	156,778.77	973,062.83	67,596,270.81					
life	13.3													
			Loan Ranges	coupon	age	cal mat	full balance							
Monthly Payment			minimum	3.250%	44	14	17,160							
Pays 25th day			25th percentile	4.125%	136	145	54,857							
24 day delay			median	4.625%	176	181	82,163							
accrues 30/360			75th percentile	5.250%	206	216	107,792							
Trustee U.S. Bank NA			maximum	6.125%	283	324	316,095							