

VHDA MBS			2020B			92812UQ92			payment > 11/25/24			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	4.6159%		11-24	0.423622230	2.750	835,771.54	148,175.46	983,947.00	63,822,610.89					
monthly PSA	184.4		10-24	0.429169659	2.750	735,318.87	149,860.57	885,179.44	64,658,382.43					
weighted age	163		09-24	0.434050334	2.750	608,119.53	151,254.17	759,373.70	65,393,701.30					
WAM	194		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					
			04-24	0.458948114	2.750	759,107.67	160,196.41	919,304.08	69,144,782.37					
CPR	1 month	10.5	03-24	0.463986687	2.750	532,992.98	161,417.86	694,410.84	69,903,890.04					
	3 months	8.5	02-24	0.467524425	2.750	664,880.70	162,941.54	827,822.24	70,436,883.02					
	6 months	9.0	01-24	0.471937567	2.750	623,905.15	164,371.32	788,276.47	71,101,763.72					
	12 months	7.7	12-23	0.476078734	2.750	511,467.09	165,543.44	677,010.53	71,725,668.87					
	life	14.0												
			<b>Loan Ranges</b>	coupon	age	cal mat	full balance							
Monthly Payment			minimum	3.125%	38	48	27,161							
Pays 25th day			25th percentile	4.125%	129	152	57,451							
24 day delay			median	4.625%	170	187	84,742							
accrues 30/360			75th percentile	5.250%	199	226	109,883							
Trustee U.S. Bank NA			maximum	6.125%	277	331	323,344							
			<b>Loan Payment Status</b>				<b>Prin Paymts</b>		# loans	full balance				
<b>AS ISSUED</b>				# loans	full balance	Sch Amortization	na	246,988.73						
USD	150,659,258		prepaid	116	10,236,698	Curtailements	na	20,988.74						
WAC	4.569%		current	560	49,778,059	Pay Off	5	569,788.78						
WAM	254		forbearance	0	0	Foreclosure	0	0.00						
age	105		1 month del	34	2,975,158	Delqnt removal	0	0.00						
dated	04/01/20		2 months del	5	505,024	Other Liquidt	0	0.00						
settlement	04/21/20		3 months del	3	327,673	Other Prin + / -	na	-1,994.71						
1st payment	05/25/20		totals	718	63,822,611	Totals	5	835,771.54						