

VHDA MBS			2020B			92812UQ92			payment > 4/25/24			pool # > 31		
WAC 4.6150% monthly PSA 147.0 weighted age 156 WAM 201			<b>Date</b>	<b>Factor</b>	<b>Accrual</b>	<b>Principal</b>	<b>Interest</b>	<b>Prin + Int</b>	<b>Balance</b>					
			04-24	0.458948114	2.750	759,107.67	160,196.41	919,304.08	69,144,782.37					
			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					
			10-23	0.482863695	2.750	601,014.13	168,091.23	769,105.36	72,747,886.06					
			09-23	0.486852923	2.750	1,168,258.89	170,768.49	1,339,027.38	73,348,900.19					
CPR 1 month 8.4			08-23	0.494607235	2.750	706,071.54	172,386.57	878,458.11	74,517,159.08					
3 months 6.7			07-23	0.499293781	2.750	751,083.86	174,107.80	925,191.66	75,223,230.62					
6 months 5.8			06-23	0.504279096	2.750	614,467.40	175,515.96	789,983.36	75,974,314.48					
12 months 6.7			05-23	0.508357620	2.750	622,570.91	176,942.68	799,513.59	76,588,781.88					
life 14.7														
			<b>Loan Ranges</b>	coupon	age	cal mat	full balance							
Monthly Payment			minimum	3.125%	31	60	30,177							
Pays 25th day			25th percentile	4.125%	122	161	60,547							
24 day delay			median	4.500%	162	195	87,665							
accrues 30/360			75th percentile	5.250%	191	234	113,402							
Trustee U.S. Bank NA			maximum	6.125%	270	338	331,071							
			- -											
			<b>Loan Payment Status</b>	# loans	full balance	<b>Prin Paymts</b>	# loans	full balance						
<b>AS ISSUED</b>			prepaid	127	11,653,311	Sch Amortization	na	250,259.98						
USD	150,659,258		current	592	53,952,697	Curtailements	na	14,764.16						
WAC	4.569%		forbearance	0	0	Pay Off	2	267,184.39						
WAM	254		1 month del	23	2,235,966	Foreclosure	0	0.00						
age	105		2 months del	9	1,020,472	Delqnt removal	2	228,200.77						
dated	04/01/20		3 months del	3	<u>282,336</u>	Other Liquidt	0	0.00						
settlement	04/21/20		totals	754	69,144,782	Other Prin + / -	<u>na</u>	<u>-1,301.63</u>						
1st payment	05/25/20					Totals	4	759,107.67						