

VHDA MBS			2020B			92812UQ92			payment > 12/25/23			pool # > 31		
WAC 4.6111% monthly PSA 72.7 weighted age 151 WAM 206			Date	Factor	Accrual	Principal	Interest	Prin + Int	Balance					
			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					
			08-23	0.494607235	2.750	706,071.54	172,386.57	878,458.11	74,517,159.08					
			07-23	0.499293781	2.750	751,083.86	174,107.80	925,191.66	75,223,230.62					
			06-23	0.504279096	2.750	614,467.40	175,515.96	789,983.36	75,974,314.48					
			05-23	0.508357620	2.750	622,570.91	176,942.68	799,513.59	76,588,781.88					
			04-23	0.512489931	2.750	487,737.05	178,060.41	665,797.46	77,211,352.79					
			03-23	0.515727283	2.750	375,053.87	178,919.91	553,973.78	77,699,089.84					
			02-23	0.518216701	2.750	446,984.18	179,944.25	626,928.43	78,074,143.71					
			01-23	0.521183556	2.750	1,109,459.44	182,486.76	1,291,946.20	78,521,127.89					
CPR 1 month 4.3 3 months 4.7 6 months 7.2 12 months 6.3 life 15.4														
Monthly Payment Pays 25th day 24 day delay accrues 30/360 Trustee U.S. Bank NA			Loan Ranges coupon age cal mat full balance minimum 3.125% 27 66 31,909 25th percentile 4.125% 118 166 61,617 median 4.500% 157 199 89,607 75th percentile 5.250% 187 239 115,042 maximum 6.125% 266 342 335,071											
AS ISSUED USD 150,659,258 WAC 4.569% WAM 254 age 105 dated 04/01/20 settlement 04/21/20 1st payment 05/25/20			Loan Payment Status # loans full balance prepaid 122 11,519,005 current 606 55,794,912 forbearance 0 0 1 month del 27 2,861,059 2 months del 12 1,104,709 3 months del 4 445,984 totals 771 71,725,669				Prin Paymts # loans full balance Sch Amortization na 251,487.18 Curtailements na 14,194.13 Pay Off 3 111,802.70 Foreclosure 0 0.00 Delqnt removal 2 135,741.11 Other Liquidt 0 0.00 Other Prin + / - na -1,758.03 Totals 5 511,467.09							