

VHDA MBS			2020B			92812UQ92			payment > 2/25/24			pool # > 31		
WAC 4.6113% monthly PSA 117.7 weighted age 153 WAM 204			Date	Factor	Accrual	Principal	Interest	Prin + Int	Balance					
			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					
			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					
CPR 1 month 6.8			06-23	0.504279096	2.750	614,467.40	175,515.96	789,983.36	75,974,314.48					
3 months 5.7			05-23	0.508357620	2.750	622,570.91	176,942.68	799,513.59	76,588,781.88					
6 months 6.9			04-23	0.512489931	2.750	487,737.05	178,060.41	665,797.46	77,211,352.79					
12 months 6.1			03-23	0.515727283	2.750	375,053.87	178,919.91	553,973.78	77,699,089.84					
life 15.0														
			Loan Ranges	coupon	age	cal mat	full balance							
Monthly Payment			minimum	3.125%	29	63	31,046							
Pays 25th day			25th percentile	4.125%	120	164	61,508							
24 day delay			median	4.500%	159	197	88,750							
accrues 30/360			75th percentile	5.250%	189	237	114,380							
Trustee U.S. Bank NA			maximum	6.125%	268	340	333,077							
			- -											
AS ISSUED			Loan Payment Status			Prin Paymts			# loans	full balance				
USD	150,659,258				# loans	full balance	Sch Amortization	na	250,551.74					
WAC	4.569%				prepaid	124	11,659,458	Curtailements	na	17,825.75				
WAM	254				current	593	54,449,691	Pay Off	3	184,981.97				
age	105				forbearance	0	0	Foreclosure	0	0.00				
dated	04/01/20				1 month del	23	2,218,409	Delqnt removal	2	213,144.35				
settlement	04/21/20				2 months del	13	1,294,669	Other Liquidt	0	0.00				
1st payment	05/25/20				3 months del	8	814,657	Other Prin + / -	na	-1,623.11				
			totals	761	70,436,883	Totals	5	664,880.70						