

VHDA MBS			2020B			92812UQ92			payment > 5/25/24			pool # > 31		
WAC	4.6178%		Date	Factor	Accrual	Principal	Interest	Prin + Int	Balance					
monthly PSA	140.9		05-24	0.454087958	2.750	732,227.50	158,456.79	890,684.29	68,412,554.87					
weighted age	157		04-24	0.458948114	2.750	759,107.67	160,196.41	919,304.08	69,144,782.37					
WAM	200		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					
CPR 1 month	8.1		09-23	0.486852923	2.750	1,168,258.89	170,768.49	1,339,027.38	73,348,900.19					
3 months	7.1		08-23	0.494607235	2.750	706,071.54	172,386.57	878,458.11	74,517,159.08					
6 months	6.4		07-23	0.499293781	2.750	751,083.86	174,107.80	925,191.66	75,223,230.62					
12 months	6.9		06-23	0.504279096	2.750	614,467.40	175,515.96	789,983.36	75,974,314.48					
life	14.5													
<b>Loan Ranges</b>			coupon	age	cal mat	full balance								
Monthly Payment			minimum	3.125%	32	59	29,740							
Pays 25th day			25th percentile	4.125%	123	159	60,182							
24 day delay			median	4.625%	164	193	87,397							
accrues 30/360			75th percentile	5.250%	192	233	112,993							
Trustee U.S. Bank NA			maximum	6.125%	271	337	330,064							
<b>AS ISSUED</b>			<b>Loan Payment Status</b>			<b>Prin Paymts</b>								
USD	150,659,258		# loans	full balance	Sch Amortization	# loans	full balance							
WAC	4.569%		prepaid	128	12,099,390	na	249,610.32							
WAM	254		current	585	52,775,226	na	14,269.31							
age	105		forbearance	0	0	5	395,178.75							
dated	04/01/20		1 month del	22	2,133,842	0	0.00							
settlement	04/21/20		2 months del	8	884,925	1	74,536.55							
1st payment	05/25/20		3 months del	5	519,173	0	0.00							
			totals	748	68,412,555	Other Prin + / -	na	-1,367.43						
						Totals	6	732,227.50						