

| VHDA MBS                                                                                                                                                                                           |      |       | 2019A       |       | 92812UQ76           |             | payment > 10/25/26 |                  |              | pool # > 29 |               |            |               |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------|-------|-------------|-------|---------------------|-------------|--------------------|------------------|--------------|-------------|---------------|------------|---------------|
| <div>WAC 4.7682%</div> <div>monthly PSA 2.5</div> <div>weighted age 86</div> <div>WAM 271</div>                                                                                                    |      |       |             |       | Date                | Factor      | Accrual            | Principal        | Interest     | Prin + Int  | Balance       |            |               |
|                                                                                                                                                                                                    |      |       |             |       | 10-26               | 0.319718455 | 2.950              | 74,326.70        | 83,871.54    | 158,198.24  | 34,042,908.38 |            |               |
|                                                                                                                                                                                                    |      |       |             |       | 09-26               | 0.320416504 | 2.950              | 76,874.93        | 84,060.52    | 160,935.45  | 34,117,235.08 |            |               |
|                                                                                                                                                                                                    |      |       |             |       | 08-26               | 0.321138485 | 2.950              | 296,324.97       | 84,788.99    | 381,113.96  | 34,194,110.01 |            |               |
|                                                                                                                                                                                                    |      |       |             |       | 07-26               | 0.323921460 | 2.950              | 368,371.24       | 85,694.57    | 454,065.81  | 34,490,434.98 |            |               |
|                                                                                                                                                                                                    |      |       |             |       | 06-26               | 0.327381067 | 2.950              | 463,823.45       | 86,834.80    | 550,658.25  | 34,858,806.22 |            |               |
|                                                                                                                                                                                                    |      |       |             |       | 05-26               | 0.331737126 | 2.950              | 270,598.35       | 87,500.02    | 358,098.37  | 35,322,629.67 |            |               |
|                                                                                                                                                                                                    |      |       |             |       | 04-26               | 0.334278486 | 2.950              | 75,302.68        | 87,685.14    | 162,987.82  | 35,593,228.02 |            |               |
|                                                                                                                                                                                                    |      |       |             |       | 03-26               | 0.334985701 | 2.950              | 495,019.73       | 88,902.06    | 583,921.79  | 35,668,530.70 |            |               |
|                                                                                                                                                                                                    |      |       |             |       | CPR 1 month         | 0.2         | 02-26              | 0.339634744      | 2.950        | 241,211.55  | 89,495.04     | 330,706.59 | 36,163,550.43 |
| 3 months                                                                                                                                                                                           | 2.7  | 01-26 | 0.341900114 | 2.950 | 74,883.58           | 89,679.13   | 164,562.71         | 36,404,761.98    |              |             |               |            |               |
| 6 months                                                                                                                                                                                           | 6.3  | 12-25 | 0.342603393 | 2.950 | 271,161.83          | 90,345.73   | 361,507.56         | 36,479,645.56    |              |             |               |            |               |
| 12 months                                                                                                                                                                                          | 6.2  | 11-25 | 0.345150045 | 2.950 | 399,706.48          | 91,328.35   | 491,034.83         | 36,750,807.39    |              |             |               |            |               |
| life                                                                                                                                                                                               | 13.6 |       |             |       |                     |             |                    |                  |              |             |               |            |               |
|                                                                                                                                                                                                    |      |       |             |       | Loan Ranges         | coupon      | age                | cal mat          | full balance |             |               |            |               |
| <div>Monthly Payment</div> <div>Pays 25th day</div> <div>24 day delay</div> <div>accrued 30/360</div> <div>Trustee U.S. Bank NA</div>                                                              |      |       |             |       | minimum             | 3.125%      | 84                 | 220              | 46,395       |             |               |            |               |
|                                                                                                                                                                                                    |      |       |             |       | 25th percentile     | 4.375%      | 85                 | 270              | 134,622      |             |               |            |               |
|                                                                                                                                                                                                    |      |       |             |       | median              | 4.500%      | 86                 | 273              | 169,234      |             |               |            |               |
|                                                                                                                                                                                                    |      |       |             |       | 75th percentile     | 5.250%      | 87                 | 275              | 197,319      |             |               |            |               |
|                                                                                                                                                                                                    |      |       |             |       | maximum             | 6.000%      | 90                 | 305              | 399,536      |             |               |            |               |
|                                                                                                                                                                                                    |      |       |             |       | - -                 |             |                    |                  |              |             |               |            |               |
| <div>AS ISSUED</div> <div>USD 106,477,771</div> <div>WAC 4.792%</div> <div>WAM 356</div> <div>age 3</div> <div>dated 11/01/19</div> <div>settlement 11/05/19</div> <div>1st payment 12/25/19</div> |      |       |             |       | Loan Payment Status |             |                    | Prin Paymts      |              | # loans     | full balance  |            |               |
|                                                                                                                                                                                                    |      |       |             |       | # loans             |             | full balance       | Sch Amortization | na           | 70,019.44   |               |            |               |
|                                                                                                                                                                                                    |      |       |             |       | prepaid 38          |             | 5,545,285          | Curtailments     | na           | 4,307.26    |               |            |               |
|                                                                                                                                                                                                    |      |       |             |       | current 152         |             | 27,413,369         | Pay Off          | 0            | 0.00        |               |            |               |
|                                                                                                                                                                                                    |      |       |             |       | forbearance 0       |             | 0                  | Foreclosure      | 0            | 0.00        |               |            |               |
|                                                                                                                                                                                                    |      |       |             |       | 1 month del 4       |             | 842,995            | Delqnt removal   | 0            | 0.00        |               |            |               |
|                                                                                                                                                                                                    |      |       |             |       | 2 months del 2      |             | 241,260            | Other Liquidt    | 0            | 0.00        |               |            |               |
|                                                                                                                                                                                                    |      |       |             |       | 3 months del 0      |             | 0                  | Other Prin + / - | na           | 0.00        |               |            |               |
|                                                                                                                                                                                                    |      |       |             |       | totals 196          |             | 34,042,908         | Totals           | 0            | 74,326.70   |               |            |               |