VHDA MBS **2019A** **92812UQ76** **payment > 2/25/26** pool # > 29

WAC	4.7555%
monthly PSA	94.0
weighted age	78
WAM	280

CPR	1 month	5.5
	3 months	4.0
	6 months	4.7
	12 months	7.1
	life	14.3

Monthly Payment
Pays 25th day
24 day delay
accrues 30/360
Trustee U.S. Bank NA

AS ISSUED	
USD	106,477,771
WAC	4.792%
WAM	356
age	3
dated	11/01/19
settlement	11/05/19
1st payment	12/25/19

Date	Factor	Accrual	Principal	Interest	Prin + Int	Balance
02-26	0.339634744	2.950	241,211.55	89,495.04	330,706.59	36,163,550.43
01-26	0.341900114	2.950	74,883.58	89,679.13	164,562.71	36,404,761.98
12-25	0.342603393	2.950	271,161.83	90,345.73	361,507.56	36,479,645.56
11-25	0.345150045	2.950	399,706.48	91,328.35	491,034.83	36,750,807.39
10-25	0.348903941	2.950	251,317.78	91,946.17	343,263.95	37,150,513.87
09-25	0.351264225	2.950	75,021.57	92,130.60	167,152.17	37,401,831.65
08-25	0.351968800	2.950	551,637.27	93,486.71	645,123.98	37,476,853.22
07-25	0.357149574	2.950	295,521.28	94,213.20	389,734.48	38,028,490.49
06-25	0.359925001	2.950	74,585.12	94,396.55	168,981.67	38,324,011.77
05-25	0.360625477	2.950	951,224.92	96,734.98	1,047,959.90	38,398,596.89
04-25	0.369559031	2.950	77,401.78	96,925.26	174,327.04	39,349,821.81
03-25	0.370285960	2.950	375,568.39	97,848.53	473,416.92	39,427,223.59

Loan Ranges	coupon	age	cal mat	full balance
minimum	3.125%	76	217	47,743
25th percentile	4.375%	77	279	137,714
median	4.500%	78	281	173,822
75th percentile	5.156%	79	283	203,256
maximum	6.000%	82	313	406,055

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Loan Payment Status	# loans	full balance
prepaid	37	5,846,069
current	164	29,766,040
forbearance	0	0
1 month del	3	551,441
2 months del	0	0
3 months del	0	0
totals	204	36,163,550

Prin Paymts	# loans	full balance
Sch Amortization	na	71,250.86
Curtailments	na	3,330.86
Pay Off	1	166,962.12
Foreclosure	0	0.00
Delqnt removal	0	0.00
Other Liquidt	0	0.00
Other Prin + / -	na	-332.29
Totals	1	241,211.55