

VHDA MBS			2020A		92812UQ84		payment > 7/25/25			pool # > 30				
					Date	Factor	Accrual	Principal	Interest	Prin + Int	Balance			
WAC 4.1399%					07-25	0.415281466	2.850	399,017.07	120,105.68	519,122.75	50,171,794.42			
monthly PSA 117.6					06-25	0.418584206	2.850	225,651.22	120,641.60	346,292.82	50,570,811.49			
weighted age 68					05-25	0.420451964	2.850	700,354.73	122,304.94	822,659.67	50,796,462.71			
WAM 287					04-25	0.426248933	2.850	121,953.22	122,594.58	244,547.80	51,496,817.44			
					03-25	0.427258363	2.850	640,462.66	124,115.68	764,578.34	51,618,770.66			
					02-25	0.432559594	2.850	427,913.95	125,131.97	553,045.92	52,259,233.32			
					01-25	0.436101519	2.850	587,305.49	126,526.83	713,832.32	52,687,147.27			
					12-24	0.440962758	2.850	460,511.25	127,620.54	588,131.79	53,274,452.76			
CPR	1 month	6.8						11-24	0.444774497	2.850	373,042.43	128,506.52	501,548.95	53,734,964.01
	3 months	7.7						10-24	0.447862240	2.850	517,468.74	129,735.50	647,204.24	54,108,006.44
	6 months	7.1						09-24	0.452145427	2.850	281,433.68	130,403.91	411,837.59	54,625,475.18
	12 months	7.1						08-24	0.454474907	2.850	380,912.01	131,308.57	512,220.58	54,906,908.86
	life	13.2												
					Loan Ranges	coupon	age	cal mat	full balance					
Monthly Payment					minimum	3.500%	67	13	8,546					
Pays 25th day					25th percentile	4.000%	68	289	145,548					
24 day delay					median	4.125%	69	291	181,939					
accrues 30/360					75th percentile	4.250%	69	292	227,041					
Trustee U.S. Bank NA					maximum	5.375%	71	293	431,918					
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					Loan Payment Status			Prin Paymts		# loans	full balance			
AS ISSUED					# loans	full balance	Sch Amortization		na	103,919.55				
USD 120,813,950					prepaid 68	12,505,599	Curtailments		na	7,018.36				
WAC 4.157%					current 189	37,003,309	Pay Off		2	288,650.49				
WAM 356					forbearance 0	0	Foreclosure		0	0.00				
age 3					1 month del 2	490,181	Delqnt removal		0	0.00				
dated 02/01/20					2 months del 1	172,705	Other Liquidt		0	0.00				
settlement 02/12/20					3 months del 0	0	Other Prin + / -		na	-571.33				
1st payment 03/25/20					totals 260	50,171,794	Totals		2	399,017.07				