

VHDA MBS			2020A		92812UQ84			payment > 10/25/26			pool # > 30		
					Date	Factor	Accrual	Principal	Interest	Prin + Int	Balance		
WAC 4.1415%					10-26	0.387237903	2.850	285,780.69	111,790.11	397,570.80	46,783,740.79		
monthly PSA 77.0					09-26	0.389603364	2.850	348,995.26	112,618.98	461,614.24	47,069,521.48		
weighted age 83					08-26	0.392492064	2.850	257,867.95	113,231.41	371,099.36	47,418,516.74		
WAM 271					07-26	0.394626486	2.850	116,072.97	113,507.09	229,580.06	47,676,384.69		
					06-26	0.395587244	2.850	120,260.99	113,792.71	234,053.70	47,792,457.66		
					05-26	0.396582667	2.850	123,934.69	114,087.05	238,021.74	47,912,718.65		
					04-26	0.397608498	2.850	122,265.78	114,377.43	236,643.21	48,036,653.34		
					03-26	0.398620515	2.850	289,381.18	115,064.71	404,445.89	48,158,919.12		
CPR 1 month 4.5					02-26	0.401015778	2.850	388,657.63	115,987.78	504,645.41	48,448,300.30		
3 months 4.8					01-26	0.404232771	2.850	111,181.94	116,251.83	227,433.77	48,836,957.93		
6 months 2.6					12-25	0.405153045	2.850	409,136.20	117,223.53	526,359.73	48,948,139.87		
12 months 3.2					11-25	0.408539543	2.850	252,479.29	117,823.17	370,302.46	49,357,276.07		
life 11.4													
Monthly Payment					Loan Ranges	coupon	age	cal mat	full balance				
Pays 25th day					minimum	3.625%	82	127	46,332				
24 day delay					25th percentile	4.000%	83	273	141,427				
accrues 30/360					median	4.125%	84	276	177,521				
Trustee U.S. Bank NA					75th percentile	4.250%	84	277	224,592				
					maximum	5.375%	86	278	418,898				
					- -								
					Loan Payment Status				Prin Paymts		# loans	full balance	
AS ISSUED					# loans	full balance	Sch Amortization	na	105,462.39				
USD 120,813,950					prepaid 66	12,189,722	Curtailments	na	14,708.33				
WAC 4.157%					current 178	33,678,132	Pay Off	1	165,954.17				
WAM 356					forbearance 0	0	Foreclosure	0	0.00				
age 3					1 month del 2	507,297	Delqnt removal	0	0.00				
dated 02/01/20					2 months del 2	408,590	Other Liquidt	0	0.00				
settlement 02/12/20					3 months del 0	0	Other Prin + / -	na	-344.20				
1st payment 03/25/20					totals 248	46,783,741	Totals	1	285,780.69				