

VHDA MBS			2020A		92812UQ84		payment > 2/25/26			pool # > 30	
			Date	Factor	Accrual	Principal	Interest	Prin + Int	Balance		
WAC 4.1400%			02-26	0.401015778	2.850	388,657.63	115,987.78	504,645.41	48,448,300.30		
monthly PSA 117.2			01-26	0.404232771	2.850	111,181.94	116,251.83	227,433.77	48,836,957.93		
weighted age 75			12-25	0.405153045	2.850	409,136.20	117,223.53	526,359.73	48,948,139.87		
WAM 280			11-25	0.408539543	2.850	252,479.29	117,823.17	370,302.46	49,357,276.07		
			10-25	0.410629362	2.850	337,252.02	118,624.14	455,876.16	49,609,755.36		
			09-25	0.413420861	2.850	114,537.55	118,896.17	233,433.72	49,947,007.38		
			08-25	0.414368910	2.850	110,249.49	119,158.01	229,407.50	50,061,544.93		
			07-25	0.415281466	2.850	399,017.07	120,105.68	519,122.75	50,171,794.42		
CPR 1 month 6.8			06-25	0.418584206	2.850	225,651.22	120,641.60	346,292.82	50,570,811.49		
3 months 4.8			05-25	0.420451964	2.850	700,354.73	122,304.94	822,659.67	50,796,462.71		
6 months 3.9			04-25	0.426248933	2.850	121,953.22	122,594.58	244,547.80	51,496,817.44		
12 months 5.0			03-25	0.427258363	2.850	640,462.66	124,115.68	764,578.34	51,618,770.66		
life 12.3											
			Loan Ranges		coupon	age	cal mat	full balance			
Monthly Payment			minimum		3.500%	74	4	2,975			
Pays 25th day			25th percentile		4.000%	75	281	143,764			
24 day delay			median		4.125%	76	284	179,781			
accrues 30/360			75th percentile		4.250%	76	285	225,852			
Trustee U.S. Bank NA			maximum		5.375%	78	286	425,928			
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			Loan Payment Status			Prin Paymts		# loans	full balance		
AS ISSUED			# loans		full balance	Sch Amortization		na	104,661.02		
USD 120,813,950			prepaid 78		14,555,048	Curtailements		na	6,872.92		
WAC 4.157%			current 169		32,482,175	Pay Off		1	127,994.07		
WAM 356			forbearance 0		0	Foreclosure		0	0.00		
age 3			1 month del 6		1,240,849	Delqnt removal		1	149,699.69		
dated 02/01/20			2 months del 0		0	Other Liquidt		0	0.00		
settlement 02/12/20			3 months del 1		170,227	Other Prin + / -		na	-570.07		
1st payment 03/25/20			totals 254		48,448,300	Totals		2	388,657.63		