

VHDA MBS			2020A		92812UQ84		payment > 10/25/25			pool # > 30	
					Date	Factor	Accrual	Principal	Interest	Prin + Int	Balance
WAC 4.1407%					10-25	0.410629362	2.850	337,252.02	118,624.14	455,876.16	49,609,755.36
monthly PSA 93.8					09-25	0.413420861	2.850	114,537.55	118,896.17	233,433.72	49,947,007.38
weighted age 71					08-25	0.414368910	2.850	110,249.49	119,158.01	229,407.50	50,061,544.93
WAM 284					07-25	0.415281466	2.850	399,017.07	120,105.68	519,122.75	50,171,794.42
					06-25	0.418584206	2.850	225,651.22	120,641.60	346,292.82	50,570,811.49
					05-25	0.420451964	2.850	700,354.73	122,304.94	822,659.67	50,796,462.71
					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
CPR 1 month	5.5				02-25	0.432559594	2.850	427,913.95	125,131.97	553,045.92	52,259,233.32
3 months	2.0				01-25	0.436101519	2.850	587,305.49	126,526.83	713,832.32	52,687,147.27
6 months	4.9				12-24	0.440962758	2.850	460,511.25	127,620.54	588,131.79	53,274,452.76
12 months	6.1				11-24	0.444774497	2.850	373,042.43	128,506.52	501,548.95	53,734,964.01
life	12.8										
					Loan Ranges	coupon	age	cal mat	full balance		
Monthly Payment					minimum	3.500%	70	9	6,172		
Pays 25th day					25th percentile	4.000%	71	286	144,338		
24 day delay					median	4.125%	72	288	180,665		
accrues 30/360					75th percentile	4.250%	72	289	224,810		
Trustee U.S. Bank NA					maximum	5.375%	74	290	429,369		
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					Loan Payment Status			Prin Paymts		# loans	full balance
AS ISSUED					# loans	full balance	Sch Amortization	na	104,498.02		
USD 120,813,950					prepaid 77	14,536,349	Curtailments	na	6,175.82		
WAC 4.157%					current 179	34,441,143	Pay Off	1	227,048.55		
WAM 356					forbearance 0	0	Foreclosure	0	0.00		
age 3					1 month del 3	632,263	Delqnt removal	0	0.00		
dated 02/01/20					2 months del 0	0	Other Liquidt	0	0.00		
settlement 02/12/20					3 months del 0	0	Other Prin + / -	na	-470.37		
1st payment 03/25/20					totals 259	49,609,755	Totals	1	337,252.02		