VHDA MBS **2020A** **92812UQ84** **payment > 1/25/26** pool # > 30

WAC	4.1402%
monthly PSA	2.8
weighted age	74
WAM	281

CPR	
1 month	0.2
3 months	3.7
6 months	2.8
12 months	5.0
life	12.4

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

AS ISSUED	
USD	120,813,950
WAC	4.157%
WAM	356
age	3
dated	02/01/20
settlement	02/12/20
1st payment	03/25/20

Date	Factor	Accrual	Principal	Interest	Prin + Int	Balance
01-26	0.404232771	2.850	111,181.94	116,251.83	227,433.77	48,836,957.93
12-25	0.405153045	2.850	409,136.20	117,223.53	526,359.73	48,948,139.87
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
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
02-25	0.432559594	2.850	427,913.95	125,131.97	553,045.92	52,259,233.32

Loan Ranges	coupon	age	cal mat	full balance
minimum	3.500%	73	6	3,778
25th percentile	4.000%	74	282	144,099
median	4.125%	75	285	179,953
75th percentile	4.250%	75	286	224,660
maximum	5.375%	77	287	426,793

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Loan Payment Status	# loans	full balance
prepaid	74	13,660,036
current	177	34,156,223
forbearance	0	0
1 month del	3	700,414
2 months del	1	170,585
3 months del	1	149,700
totals	256	48,836,958

Prin Paymts	# loans	full balance
Sch Amortization	na	104,278.52
Curtailments	na	6,903.42
Pay Off	0	0.00
Foreclosure	0	0.00
Delqnt removal	0	0.00
Other Liquidt	0	0.00
Other Prin + / -	na	0.00
Totals	0	111,181.94

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