

VHDA MBS			2020A			92812UQ84			payment > 4/25/26			pool # > 30		
WAC 4.1406% monthly PSA 7.4 weighted age 77 WAM 277			Date	Factor	Accrual	Principal	Interest	Prin + Int	Balance					
			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					
			02-26	0.401015778	2.850	388,657.63	115,987.78	504,645.41	48,448,300.30					
			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					
CPR 1 month 0.4			08-25	0.414368910	2.850	110,249.49	119,158.01	229,407.50	50,061,544.93					
3 months 3.9			07-25	0.415281466	2.850	399,017.07	120,105.68	519,122.75	50,171,794.42					
6 months 3.8			06-25	0.418584206	2.850	225,651.22	120,641.60	346,292.82	50,570,811.49					
12 months 4.3			05-25	0.420451964	2.850	700,354.73	122,304.94	822,659.67	50,796,462.71					
life 12.1														
			Loan Ranges	coupon	age	cal mat	full balance							
Monthly Payment			minimum	3.500%	76	2	1,362							
Pays 25th day			25th percentile	4.000%	77	279	142,867							
24 day delay			median	4.125%	78	282	179,234							
accrues 30/360			75th percentile	4.250%	78	283	225,763							
Trustee U.S. Bank NA			maximum	5.375%	80	284	424,189							
			- -											
AS ISSUED			Loan Payment Status	# loans	full balance	Prin Paymts	# loans	full balance						
USD	120,813,950		prepaid	72	13,356,630	Sch Amortization	na	104,552.15						
WAC	4.157%		current	174	33,405,446	Curtailements	na	17,713.63						
WAM	356		forbearance	0	0	Pay Off	0	0.00						
age	3		1 month del	5	1,034,476	Foreclosure	0	0.00						
dated	02/01/20		2 months del	2	240,102	Delqnt removal	0	0.00						
settlement	02/12/20		3 months del	0	0	Other Liquidt	0	0.00						
1st payment	03/25/20		totals	253	48,036,653	Other Prin + / -	na	0.00						
						Totals	0	122,265.78						