VHDA MBS **2020A** **92812UQ84** **payment > 11/25/26** pool # > 30

WAC	4.1412%
monthly PSA	150.3
weighted age	84
WAM	270

CPR		
	1 month	8.6
	3 months	6.4
	6 months	4.0
	12 months	3.6
	life	11.4

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
11-26	0.383481354	2.850	453,843.52	111,111.38	564,954.90	46,329,897.27
10-26	0.387237903	2.850	285,780.69	111,790.11	397,570.80	46,783,740.79
09-26	0.389603364	2.850	348,995.26	112,618.98	461,614.24	47,069,521.48
08-26	0.392492064	2.850	257,867.95	113,231.41	371,099.36	47,418,516.74
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
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

Loan Ranges	coupon	age	cal mat	full balance
minimum	3.625%	83	126	46,235
25th percentile	4.000%	84	272	141,003
median	4.125%	85	275	178,329
75th percentile	4.250%	85	276	225,634
maximum	5.375%	87	277	418,006

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Loan Payment Status	# loans	full balance
prepaid	73	13,194,881
current	170	32,460,989
forbearance	0	0
1 month del	1	266,293
2 months del	1	196,234
3 months del	1	211,500
totals	246	46,329,897

Prin Paymts	# loans	full balance
Sch Amortization	na	105,497.56
Curtailments	na	5,639.07
Pay Off	2	343,448.07
Foreclosure	0	0.00
Delqnt removal	0	0.00
Other Liquidt	0	0.00
Other Prin + / -	na	-741.18
Totals	2	453,843.52