

| VHDA MBS | | 2020A | 92812UQ84 | | payment > 5/25/26 | | pool # > 30 | | |
|----------------------|-------------|-------|----------------------------|---------------|-------------------|--------------------|-----------------|-------------------|----------------|
| | | | Date | Factor | Accrual | Principal | Interest | Prin + Int | Balance |
| WAC | 4.1408% | | 05-26 | 0.396582667 | 2.850 | 123,934.69 | 114,087.05 | 238,021.74 | 47,912,718.65 |
| monthly PSA | 8.7 | | 04-26 | 0.397608498 | 2.850 | 122,265.78 | 114,377.43 | 236,643.21 | 48,036,653.34 |
| weighted age | 78 | | 03-26 | 0.398620515 | 2.850 | 289,381.18 | 115,064.71 | 404,445.89 | 48,158,919.12 |
| WAM | 276 | | 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 |
| CPR 1 month | 0.5 | | 09-25 | 0.413420861 | 2.850 | 114,537.55 | 118,896.17 | 233,433.72 | 49,947,007.38 |
| 3 months | 1.8 | | 08-25 | 0.414368910 | 2.850 | 110,249.49 | 119,158.01 | 229,407.50 | 50,061,544.93 |
| 6 months | 3.3 | | 07-25 | 0.415281466 | 2.850 | 399,017.07 | 120,105.68 | 519,122.75 | 50,171,794.42 |
| 12 months | 3.3 | | 06-25 | 0.418584206 | 2.850 | 225,651.22 | 120,641.60 | 346,292.82 | 50,570,811.49 |
| life | 11.9 | | | | | | | | |
| Loan Ranges | | | coupon | age | cal mat | full balance | | | |
| Monthly Payment | | | minimum | 3.625% | 77 | 138 | 46,809 | | |
| Pays 25th day | | | 25th percentile | 4.000% | 78 | 278 | 142,611 | | |
| 24 day delay | | | median | 4.125% | 79 | 281 | 179,122 | | |
| accrues 30/360 | | | 75th percentile | 4.250% | 79 | 282 | 225,533 | | |
| Trustee U.S. Bank NA | | | maximum | 5.375% | 81 | 283 | 423,315 | | |
| - - | | | | | | | | | |
| AS ISSUED | | | Loan Payment Status | | | Prin Paymts | | # loans | full balance |
| USD | 120,813,950 | | prepaid | # loans | full balance | Sch Amortization | na | 103,826.11 | |
| WAC | 4.157% | | current | 68 | 12,982,256 | Curtailements | na | 19,430.24 | |
| WAM | 356 | | forbearance | 180 | 34,260,779 | Pay Off | 1 | 1,362.20 | |
| age | 3 | | | 0 | 0 | Foreclosure | 0 | 0.00 | |
| dated | 02/01/20 | | 1 month del | 1 | 198,636 | Delqnt removal | 0 | 0.00 | |
| settlement | 02/12/20 | | 2 months del | 2 | 353,130 | Other Liquidt | 0 | 0.00 | |
| 1st payment | 03/25/20 | | 3 months del | 1 | 117,919 | Other Prin + / - | na | -683.86 | |
| | | | totals | 252 | 47,912,719 | Totals | 1 | 123,934.69 | |