

VHDA MBS			2020B			92812UQ92			payment > 3/25/26			pool # > 31		
WAC 4.6099% monthly PSA 66.6 weighted age 178 WAM 178			<b>Date</b>	<b>Factor</b>	<b>Accrual</b>	<b>Principal</b>	<b>Interest</b>	<b>Prin + Int</b>	<b>Balance</b>					
			03-26	0.366938507	2.750	430,483.97	127,676.01	558,159.98	55,282,683.24					
			02-26	0.369795842	2.750	420,485.47	128,639.62	549,125.09	55,713,167.21					
			01-26	0.372586812	2.750	383,652.44	129,518.82	513,171.26	56,133,652.68					
			12-25	0.375133303	2.750	317,716.87	130,246.93	447,963.80	56,517,305.12					
			11-25	0.377242147	2.750	260,951.03	130,844.94	391,795.97	56,835,021.99					
			10-25	0.378974208	2.750	370,967.09	131,695.07	502,662.16	57,095,973.02					
			09-25	0.381436500	2.750	558,528.37	132,975.03	691,503.40	57,466,940.11					
			08-25	0.385143729	2.750	860,772.08	134,947.63	995,719.71	58,025,468.48					
CPR 1 month 3.9			07-25	0.390857099	2.750	868,180.61	136,937.22	1,005,117.83	58,886,240.56					
3 months 3.5			06-25	0.396619643	2.750	291,083.93	137,604.28	428,688.21	59,754,421.17					
6 months 2.5			05-25	0.398551711	2.750	270,922.10	138,225.15	409,147.25	60,045,505.10					
12 months 4.4			04-25	0.400349955	2.750	486,064.13	139,339.04	625,403.17	60,316,427.20					
life 12.2														
			<b>Loan Ranges</b>	coupon	age	cal mat	full balance							
Monthly Payment			minimum	3.250%	54	7	6,088							
Pays 25th day			25th percentile	4.125%	146	132	52,216							
24 day delay			median	4.625%	186	170	78,387							
accrues 30/360			75th percentile	5.250%	216	207	103,524							
Trustee U.S. Bank NA			maximum	6.125%	293	314	304,394							
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			<b>Loan Payment Status</b>	# loans	full balance	<b>Prin Paymts</b>	# loans	full balance						
<b>AS ISSUED</b>			prepaid	131	10,760,471	Sch Amortization	na	246,666.44						
USD	150,659,258		current	496	40,765,970	Curtailements	na	44,119.10						
WAC	4.569%		forbearance	0	0	Pay Off	2	80,596.27						
WAM	254		1 month del	38	2,995,520	Foreclosure	0	0.00						
age	105		2 months del	4	414,052	Delqnt removal	1	60,344.51						
dated	04/01/20		3 months del	4	346,670	Other Liquidt	0	0.00						
settlement	04/21/20		totals	673	55,282,683	Other Prin + / -	na	-1,242.35						
1st payment	05/25/20					Totals	3	430,483.97						