

VHDA MBS			2020B		92812UQ92			payment > 10/25/26			pool # > 31	
					Date	Factor	Accrual	Principal	Interest	Prin + Int	Balance	
WAC 4.6078%					10-26	0.340659707	2.750	490,506.77	118,740.52	609,247.29	51,323,538.72	
monthly PSA 96.9					09-26	0.343915443	2.750	476,417.27	119,832.31	596,249.58	51,814,045.49	
weighted age 185					08-26	0.347077660	2.750	568,659.00	121,135.49	689,794.49	52,290,462.76	
WAM 171					07-26	0.350852131	2.750	606,027.32	122,524.30	728,551.62	52,859,121.76	
					06-26	0.354874634	2.750	775,498.80	124,301.48	899,800.28	53,465,149.08	
					05-26	0.360022003	2.750	512,287.57	125,475.48	637,763.05	54,240,647.88	
					04-26	0.363422309	2.750	529,747.79	126,689.48	656,437.27	54,752,935.45	
					03-26	0.366938507	2.750	430,483.97	127,676.01	558,159.98	55,282,683.24	
CPR 1 month	5.7				02-26	0.369795842	2.750	420,485.47	128,639.62	549,125.09	55,713,167.21	
3 months	6.1				01-26	0.372586812	2.750	383,652.44	129,518.82	513,171.26	56,133,652.68	
6 months	7.2				12-25	0.375133303	2.750	317,716.87	130,246.93	447,963.80	56,517,305.12	
12 months	5.2				11-25	0.377242147	2.750	260,951.03	130,844.94	391,795.97	56,835,021.99	
life	11.7											
					Loan Ranges	coupon	age	cal mat	full balance			
Monthly Payment					minimum	3.250%	61	25	16,860			
Pays 25th day					25th percentile	4.125%	154	125	49,842			
24 day delay					median	4.563%	193	163	75,925			
accrued 30/360					75th percentile	5.250%	223	199	101,118			
Trustee U.S. Bank NA					maximum	6.125%	300	307	295,474			
					- -							
					Loan Payment Status			Prin Paymts		# loans	full balance	
AS ISSUED					# loans	full balance	Sch Amortization	na	241,580.59			
USD 150,659,258					prepaid 123	9,147,984	Curtailments	na	24,983.93			
WAC 4.569%					current 483	39,170,811	Pay Off	1	55,749.76			
WAM 254					forbearance 0	0	Foreclosure	0	0.00			
age 105					1 month del 32	2,405,515	Delqnt removal	1	169,121.69			
dated 04/01/20					2 months del 4	462,349	Other Liquidt	0	0.00			
settlement 04/21/20					3 months del 2	136,879	Other Prin + / -	na	-929.20			
1st payment 05/25/20					totals 644	51,323,539	Totals	2	490,506.77			