

VHDA MBS			2020B	92812UQ92	payment > 1/25/26			pool # > 31		
				Date	Factor	Accrual	Principal	Interest	Prin + Int	Balance
WAC 4.6116%				01-26	0.372586812	2.750	383,652.44	129,518.82	513,171.26	56,133,652.68
monthly PSA 49.2				12-25	0.375133303	2.750	317,716.87	130,246.93	447,963.80	56,517,305.12
weighted age 176				11-25	0.377242147	2.750	260,951.03	130,844.94	391,795.97	56,835,021.99
WAM 179				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
				07-25	0.390857099	2.750	868,180.61	136,937.22	1,005,117.83	58,886,240.56
				06-25	0.396619643	2.750	291,083.93	137,604.28	428,688.21	59,754,421.17
CPR 1 month	2.9			05-25	0.398551711	2.750	270,922.10	138,225.15	409,147.25	60,045,505.10
3 months	1.6			04-25	0.400349955	2.750	486,064.13	139,339.04	625,403.17	60,316,427.20
6 months	4.4			03-25	0.403576203	2.750	673,288.40	140,882.00	814,170.40	60,802,491.33
12 months	5.6			02-25	0.408045151	2.750	990,389.81	143,151.64	1,133,541.45	61,475,779.73
life	12.4									
Monthly Payment				Loan Ranges	coupon	age	cal mat	full balance		
Pays 25th day				minimum	3.250%	52	12	10,173		
24 day delay				25th percentile	4.125%	144	134	52,729		
accrues 30/360				median	4.625%	184	172	78,631		
Trustee U.S. Bank NA				75th percentile	5.250%	214	208	104,127		
				maximum	6.125%	291	316	307,165		
				- -						
				Loan Payment Status			Prin Paymts	# loans	full balance	
AS ISSUED				# loans	full balance	Sch Amortization	na	246,026.24		
USD 150,659,258				prepaid 137	10,800,407	Curtailments	na	20,511.25		
WAC 4.569%				current 503	42,275,968	Pay Off	2	118,164.74		
WAM 254				forbearance 0	0	Foreclosure	0	0.00		
age 105				1 month del 31	2,487,100	Delqnt removal	0	0.00		
dated 04/01/20				2 months del 3	196,506	Other Liquidt	0	0.00		
settlement 04/21/20				3 months del 4	373,672	Other Prin + / -	na	-1,049.79		
1st payment 05/25/20				totals 678	56,133,653	Totals	2	383,652.44		