

VHDA MBS			2020B		92812UQ92		payment > 12/25/25			pool # > 31		
					Date	Factor	Accrual	Principal	Interest	Prin + Int	Balance	
WAC 4.6140%					12-25	0.375133303	2.750	317,716.87	130,246.93	447,963.80	56,517,305.12	
monthly PSA 25.7					11-25	0.377242147	2.750	260,951.03	130,844.94	391,795.97	56,835,021.99	
weighted age 176					10-25	0.378974208	2.750	370,967.09	131,695.07	502,662.16	57,095,973.02	
WAM 180					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	
					05-25	0.398551711	2.750	270,922.10	138,225.15	409,147.25	60,045,505.10	
CPR 1 month	1.5			04-25	0.400349955	2.750	486,064.13	139,339.04	625,403.17	60,316,427.20		
3 months	1.5			03-25	0.403576203	2.750	673,288.40	140,882.00	814,170.40	60,802,491.33		
6 months	5.9			02-25	0.408045151	2.750	990,389.81	143,151.64	1,133,541.45	61,475,779.73		
12 months	6.1			01-25	0.414618858	2.750	766,700.90	144,908.66	911,609.56	62,466,169.54		
life	12.5											
Monthly Payment					Loan Ranges	coupon	age	cal mat	full balance			
Pays 25th day					minimum	3.250%	51	13	10,996			
24 day delay					25th percentile	4.125%	143	135	52,992			
accrues 30/360					median	4.625%	183	173	79,007			
Trustee U.S. Bank NA					75th percentile	5.250%	213	209	104,367			
					maximum	6.125%	290	317	308,544			
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					Loan Payment Status			Prin Paymts		# loans	full balance	
AS ISSUED						# loans	full balance	Sch Amortization	na	244,897.71		
USD 150,659,258					prepaid	106	8,033,090	Curtailments	na	14,882.54		
WAC 4.569%					current	538	45,426,556	Pay Off	1	58,203.80		
WAM 254					forbearance	0	0	Foreclosure	0	0.00		
age 105					1 month del	28	2,430,307	Delqnt removal	0	0.00		
dated 04/01/20					2 months del	3	170,071	Other Liquidt	0	0.00		
settlement 04/21/20					3 months del	5	457,282	Other Prin + / -	na	-267.18		
1st payment 05/25/20					totals	680	56,517,305	Totals	1	317,716.87		