

VHDA MBS			2020B			92812UQ92			payment > 6/25/25			pool # > 31		
			Date	Factor	Accrual	Principal	Interest	Prin + Int	Balance					
WAC 4.6158%			06-25	0.396619643	2.750	291,083.93	137,604.28	428,688.21	59,754,421.17					
monthly PSA 15.2			05-25	0.398551711	2.750	270,922.10	138,225.15	409,147.25	60,045,505.10					
weighted age 170			04-25	0.400349955	2.750	486,064.13	139,339.04	625,403.17	60,316,427.20					
WAM 186			03-25	0.403576203	2.750	673,288.40	140,882.00	814,170.40	60,802,491.33					
			02-25	0.408045151	2.750	990,389.81	143,151.64	1,133,541.45	61,475,779.73					
			01-25	0.414618858	2.750	766,700.90	144,908.66	911,609.56	62,466,169.54					
			12-24	0.419707831	2.750	589,740.45	146,260.15	736,000.60	63,232,870.44					
			11-24	0.423622230	2.750	835,771.54	148,175.46	983,947.00	63,822,610.89					
CPR 1 month 0.9			10-24	0.429169659	2.750	735,318.87	149,860.57	885,179.44	64,658,382.43					
3 months 2.1			09-24	0.434050334	2.750	608,119.53	151,254.17	759,373.70	65,393,701.30					
6 months 6.3			08-24	0.438086724	2.750	590,410.58	152,607.20	743,017.78	66,001,820.83					
12 months 7.4			07-24	0.442005571	2.750	1,004,039.40	154,908.12	1,158,947.52	66,592,231.41					
life 13.1														
Monthly Payment			Loan Ranges	coupon	age	cal mat	full balance							
Pays 25th day			minimum	3.250%	45	9	10,995							
24 day delay			25th percentile	4.125%	137	144	54,622							
accrues 30/360			median	4.625%	177	180	81,578							
Trustee U.S. Bank NA			75th percentile	5.250%	207	215	107,025							
			maximum	6.125%	284	323	315,241							
			- -											
			Loan Payment Status					Prin Paymts		# loans	full balance			
AS ISSUED			# loans	full balance		Sch Amortization		na	245,509.97					
USD 150,659,258			prepaid 124	10,052,077		Curtailments		na	45,573.96					
WAC 4.569%			current 543	47,020,190		Pay Off		0	0.00					
WAM 254			forbearance 0	0		Foreclosure		0	0.00					
age 105			1 month del 22	1,839,902		Delqnt removal		0	0.00					
dated 04/01/20			2 months del 5	323,055		Other Liquidt		0	0.00					
settlement 04/21/20			3 months del 4	519,198		Other Prin + / -		na	0.00					
1st payment 05/25/20			totals 698	59,754,421		Totals		0	291,083.93					