

VHDA MBS			2020B			92812UQ92			payment > 9/25/26			pool # > 31		
WAC4.6091% monthly PSA90.6 weighted age184 WAM172						Date	Factor	Accrual	Principal	Interest	Prin + Int	Balance		
						09-26	0.343915443	2.750	476,417.27	119,832.31	596,249.58	51,814,045.49		
						08-26	0.347077660	2.750	568,659.00	121,135.49	689,794.49	52,290,462.76		
						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		
						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		
CPR						1 month	5.3							
						3 months	6.8							
						6 months	7.3							
						12 months	4.9							
						life	11.8							
Monthly Payment						Loan Ranges	coupon	age	cal mat	full balance				
Pays 25th day						minimum	3.250%	60	26	17,227				
24 day delay						25th percentile	4.125%	153	127	50,495				
accrued 30/360						median	4.625%	192	164	76,279				
Trustee U.S. Bank NA						75th percentile	5.250%	222	200	101,495				
						maximum	6.125%	299	308	296,889				
						-								
AS ISSUED						Loan Payment Status			Prin Paymts		# loans	full balance		
USD150,659,258							# loans	full balance	Sch Amortization	na	241,455.69			
WAC4.569%							prepaid129	9,907,750	Curtailments	na	20,118.01			
WAM254							current484	39,040,717	Pay Off	3	215,757.65			
age105							forbearance0	0	Foreclosure	0	0.00			
dated04/01/20							1 month del26	2,192,516	Delqnt removal	0	0.00			
settlement04/21/20							2 months del5	431,343	Other Liquidt	0	0.00			
1st payment05/25/20							3 months del2	241,720	Other Prin + / -	na	-914.08			
							totals646	51,814,046	Totals	3	476,417.27			