

VHDA MBS			2020B			92812UQ92			payment > 8/25/25			pool # > 31		
						Date	Factor	Accrual	Principal	Interest	Prin + Int	Balance		
WAC 4.6178%						08-25	0.385143729	2.750	860,772.08	134,947.63	995,719.71	58,025,468.48		
monthly PSA 211.8						07-25	0.390857099	2.750	868,180.61	136,937.22	1,005,117.83	58,886,240.56		
weighted age 172						06-25	0.396619643	2.750	291,083.93	137,604.28	428,688.21	59,754,421.17		
WAM 184						05-25	0.398551711	2.750	270,922.10	138,225.15	409,147.25	60,045,505.10		
						04-25	0.400349955	2.750	486,064.13	139,339.04	625,403.17	60,316,427.20		
						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		
CPR 1 month 11.9						12-24	0.419707831	2.750	589,740.45	146,260.15	736,000.60	63,232,870.44		
3 months 8.4						11-24	0.423622230	2.750	835,771.54	148,175.46	983,947.00	63,822,610.89		
6 months 6.5						10-24	0.429169659	2.750	735,318.87	149,860.57	885,179.44	64,658,382.43		
12 months 7.8						09-24	0.434050334	2.750	608,119.53	151,254.17	759,373.70	65,393,701.30		
life 13.1														
						Loan Ranges		coupon	age	cal mat	full balance			
Monthly Payment						minimum		3.250%	47	3	3,570			
Pays 25th day						25th percentile		4.125%	139	139	54,075			
24 day delay						median		4.625%	179	178	80,027			
accrues 30/360						75th percentile		5.250%	209	213	105,738			
Trustee U.S. Bank NA						maximum		6.125%	286	321	312,722			
						- -								
						Loan Payment Status			Prin Paymts		# loans	full balance		
AS ISSUED						# loans			full balance	Sch Amortization	na	245,831.43		
USD 150,659,258						prepaid 118			9,347,596	Curtailements	na	31,571.25		
WAC 4.569%						current 540			46,214,496	Pay Off	6	542,264.37		
WAM 254						forbearance 0			0	Foreclosure	0	0.00		
age 105						1 month del 20			1,683,381	Delqnt removal	1	43,429.34		
dated 04/01/20						2 months del 4			402,231	Other Liquidt	0	0.00		
settlement 04/21/20						3 months del 3			377,764	Other Prin + / -	na	-2,324.31		
1st payment 05/25/20						totals 685			58,025,468	Totals	7	860,772.08		

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monthly PSA 211.8
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CPR 1 month 11.9
3 months 8.4
6 months 6.5
12 months 7.8
life 13.1

Monthly Payment
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24 day delay
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Trustee U.S. Bank NA

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2 months del	4	402,231	Delqnt removal	1	43,429.34
3 months del	3	377,764	Other Liquidt	0	0.00
<u>totals</u>	<u>685</u>	<u>58,025,468</u>	<u>Other Prin + / -</u>	<u>na</u>	<u>-2,324.31</u>
			Totals	7	860,772.08