

VHDA MBS			2020B			92812UQ92			payment > 5/25/26			pool # > 31		
WAC	4.6099%		Date	Factor	Accrual	Principal	Interest	Prin + Int	Balance					
monthly PSA	98.6		05-26	0.360022003	2.750	512,287.57	125,475.48	637,763.05	54,240,647.88					
weighted age	180		04-26	0.363422309	2.750	529,747.79	126,689.48	656,437.27	54,752,935.45					
WAM	176		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	5.8		09-25	0.381436500	2.750	558,528.37	132,975.03	691,503.40	57,466,940.11					
3 months	5.3		08-25	0.385143729	2.750	860,772.08	134,947.63	995,719.71	58,025,468.48					
6 months	4.0		07-25	0.390857099	2.750	868,180.61	136,937.22	1,005,117.83	58,886,240.56					
12 months	4.9		06-25	0.396619643	2.750	291,083.93	137,604.28	428,688.21	59,754,421.17					
life	12.0													
CPR 3 months			CPR 6 months			CPR 12 months			CPR life					
Monthly Payment			25th percentile			median			75th percentile			maximum		
Pays 25th day			24 day delay			accrued 30/360			Trustee U.S. Bank NA					
Loan Ranges			coupon			age			cal mat			full balance		
minimum			3.250%			56			23			18,898		
25th percentile			4.125%			149			131			51,664		
median			4.625%			188			168			77,776		
75th percentile			5.250%			217			204			102,790		
maximum			6.125%			295			312			301,907		
AS ISSUED			# loans			full balance			Prin Paymts			# loans		
USD			150,659,258						Sch Amortization			na		
WAC			4.569%						Curtailements			na		
WAM			254						Pay Off			4		
age			105						Foreclosure			0		
dated			04/01/20						Delqnt removal			0		
settlement			04/21/20						Other Liquidt			0		
1st payment			05/25/20						Other Prin + / -			na		
									Totals			4		
												512,287.57		