

VHDA MBS			2020B			92812UQ92			payment > 4/25/26			pool # > 31		
WAC 4.6109% monthly PSA 104.0 weighted age 179 WAM 177			Date	Factor	Accrual	Principal	Interest	Prin + Int	Balance					
			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					
			09-25	0.381436500	2.750	558,528.37	132,975.03	691,503.40	57,466,940.11					
CPR 1 month 6.1			08-25	0.385143729	2.750	860,772.08	134,947.63	995,719.71	58,025,468.48					
3 months 4.6			07-25	0.390857099	2.750	868,180.61	136,937.22	1,005,117.83	58,886,240.56					
6 months 3.1			06-25	0.396619643	2.750	291,083.93	137,604.28	428,688.21	59,754,421.17					
12 months 4.5			05-25	0.398551711	2.750	270,922.10	138,225.15	409,147.25	60,045,505.10					
life 12.1														
			Loan Ranges	coupon	age	cal mat	full balance							
Monthly Payment			minimum	3.250%	55	26	19,333							
Pays 25th day			25th percentile	4.125%	147	132	52,032							
24 day delay			median	4.625%	187	170	78,259							
accrues 30/360			75th percentile	5.250%	216	205	103,148							
Trustee U.S. Bank NA			maximum	6.125%	294	313	303,003							
			- -											
AS ISSUED			Loan Payment Status	# loans	full balance	Prin Paymts	# loans	full balance						
USD	150,659,258		prepaid	126	9,932,117	Sch Amortization	na	246,372.56						
WAC	4.569%		current	508	42,081,663	Curtailements	na	44,044.17						
WAM	254		forbearance	0	0	Pay Off	4	160,767.37						
age	105		1 month del	26	2,155,527	Foreclosure	0	0.00						
dated	04/01/20		2 months del	5	319,149	Delqnt removal	1	81,218.75						
settlement	04/21/20		3 months del	3	<u>264,481</u>	Other Liquidt	0	0.00						
1st payment	05/25/20		totals	668	54,752,935	Other Prin + / -	<u>na</u>	<u>-2,655.06</u>						
						Totals	5	529,747.79						