VHDA MBS **2020B** **92812UQ92** **payment > 2/25/26** pool # > 31

WAC	4.6117%
monthly PSA	62.5
weighted age	177
WAM	178

CPR	1 month	3.7
	3 months	2.7
	6 months	2.9
	12 months	4.7
	life	12.3

Monthly Payment
Pays 25th day
24 day delay
accrues 30/360
Trustee U.S. Bank NA

AS ISSUED	
USD	150,659,258
WAC	4.569%
WAM	254
age	105
dated	04/01/20
settlement	04/21/20
1st payment	05/25/20

Date	Factor	Accrual	Principal	Interest	Prin + Int	Balance
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
08-25	0.385143729	2.750	860,772.08	134,947.63	995,719.71	58,025,468.48
07-25	0.390857099	2.750	868,180.61	136,937.22	1,005,117.83	58,886,240.56
06-25	0.396619643	2.750	291,083.93	137,604.28	428,688.21	59,754,421.17
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

Loan Ranges	coupon	age	cal mat	full balance
minimum	3.250%	53	8	6,933
25th percentile	4.125%	145	132	52,511
median	4.625%	185	171	78,254
75th percentile	5.250%	215	207	103,863
maximum	6.125%	292	315	305,782

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Loan Payment Status	# loans	full balance
prepaid	130	10,377,780
current	504	41,778,580
forbearance	0	0
1 month del	32	2,688,041
2 months del	5	436,156
3 months del	5	432,610
totals	676	55,713,167

Prin Paymts	# loans	full balance
Sch Amortization	na	246,130.80
Curtailments	na	17,979.67
Pay Off	2	156,956.24
Foreclosure	0	0.00
Delqnt removal	0	0.00
Other Liquidt	0	0.00
Other Prin + / -	na	-581.24
Totals	2	420,485.47