**VHDA MBS** **2020B** **92812UQ92** **payment > 11/25/26** pool # > 31

| | |
|---|---|
| WAC | 4.6052% |
| monthly PSA | 149.2 |
| weighted age | 186 |
| WAM | 170 |

| CPR | | |
|---|---|---|
| | 1 month | 8.6 |
| | 3 months | 6.5 |
| | 6 months | 7.7 |
| | 12 months | 5.9 |
| | life | 11.7 |

| | |
|---|---|
| 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** |
|---|---|---|---|---|---|---|
| 11-26 | 0.336541531 | 2.750 | 620,441.34 | 117,616.44 | 738,057.78 | 50,703,097.38 |
| 10-26 | 0.340659707 | 2.750 | 490,506.77 | 118,740.52 | 609,247.29 | 51,323,538.72 |
| 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 |

| **Loan Ranges** | coupon | age | cal mat | full balance |
|---|---|---|---|---|
| minimum | 3.250% | 62 | 23 | 16,443 |
| 25th percentile | 4.125% | 155 | 123 | 49,380 |
| median | 4.563% | 194 | 162 | 75,477 |
| 75th percentile | 5.250% | 224 | 197 | 100,405 |
| maximum | 6.125% | 301 | 306 | 294,054 |

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| **Loan Payment Status** | # loans | full balance |
|---|---|---|
| prepaid | 144 | 10,730,103 |
| current | 456 | 36,743,425 |
| forbearance | 0 | 0 |
| 1 month del | 30 | 2,375,695 |
| 2 months del | 8 | 632,917 |
| 3 months del | 2 | 220,957 |
| totals | 640 | 50,703,097 |

| **Prin Paymts** | # loans | full balance |
|---|---|---|
| Sch Amortization | na | 241,575.34 |
| Curtailments | na | 16,783.70 |
| Pay Off | 3 | 291,124.62 |
| Foreclosure | 0 | 0.00 |
| Delqnt removal | 1 | 72,372.30 |
| Other Liquidt | 0 | 0.00 |
| Other Prin + / - | na | -1,414.62 |
| Totals | 4 | 620,441.34 |