

VHDA MBS		2020B	92812UQ92	payment > 6/25/26			pool # > 31		
WAC	4.6137%		Date	Factor	Accrual	Principal	Interest	Prin + Int	Balance
monthly PSA	198.3		06-26	0.354874634	2.750	775,498.80	124,301.48	899,800.28	53,465,149.08
weighted age	181		05-26	0.360022003	2.750	512,287.57	125,475.48	637,763.05	54,240,647.88
WAM	175		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
CPR 1 month	11.2		10-25	0.378974208	2.750	370,967.09	131,695.07	502,662.16	57,095,973.02
3 months	7.7		09-25	0.381436500	2.750	558,528.37	132,975.03	691,503.40	57,466,940.11
6 months	5.6		08-25	0.385143729	2.750	860,772.08	134,947.63	995,719.71	58,025,468.48
12 months	5.8		07-25	0.390857099	2.750	868,180.61	136,937.22	1,005,117.83	58,886,240.56
life	12.0								
Loan Ranges			coupon	age	cal mat	full balance			
Monthly Payment			minimum	3.250%	57	18	15,095		
Pays 25th day			25th percentile	4.125%	150	129	51,291		
24 day delay			median	4.625%	190	167	76,900		
accrues 30/360			75th percentile	5.250%	219	201	102,487		
Trustee U.S. Bank NA			maximum	6.125%	296	311	301,009		
AS ISSUED			Loan Payment Status		Prin Paymts		# loans	full balance	
USD	150,659,258		prepaid	# loans	full balance	Sch Amortization	na	244,704.13	
WAC	4.569%		current	113	8,626,195	Curtailements	na	19,241.16	
WAM	254		forbearance	512	42,090,665	Pay Off	5	415,566.66	
age	105		1 month del	0	0	Foreclosure	0	0.00	
dated	04/01/20		2 months del	25	1,922,672	Delqnt removal	1	97,800.27	
settlement	04/21/20		3 months del	6	608,143	Other Liquidt	0	0.00	
1st payment	05/25/20		3 months del	<u>3</u>	<u>217,474</u>	Other Prin + / -	<u>na</u>	<u>-1,813.42</u>	
			totals	659	53,465,149	Totals	6	775,498.80	