

VHDA MBS			2020B			92812UQ92			payment > 4/25/25			pool # > 31		
WAC 4.6170% monthly PSA 80.3 weighted age 168 WAM 188			<b>Date</b>	<b>Factor</b>	<b>Accrual</b>	<b>Principal</b>	<b>Interest</b>	<b>Prin + Int</b>	<b>Balance</b>					
			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					
			02-25	0.408045151	2.750	990,389.81	143,151.64	1,133,541.45	61,475,779.73					
			01-25	0.414618858	2.750	766,700.90	144,908.66	911,609.56	62,466,169.54					
			12-24	0.419707831	2.750	589,740.45	146,260.15	736,000.60	63,232,870.44					
			11-24	0.423622230	2.750	835,771.54	148,175.46	983,947.00	63,822,610.89					
			10-24	0.429169659	2.750	735,318.87	149,860.57	885,179.44	64,658,382.43					
			09-24	0.434050334	2.750	608,119.53	151,254.17	759,373.70	65,393,701.30					
CPR 1 month 4.7			08-24	0.438086724	2.750	590,410.58	152,607.20	743,017.78	66,001,820.83					
3 months 8.8			07-24	0.442005571	2.750	1,004,039.40	154,908.12	1,158,947.52	66,592,231.41					
6 months 8.8			06-24	0.448669877	2.750	816,284.06	156,778.77	973,062.83	67,596,270.81					
12 months 8.7			05-24	0.454087958	2.750	732,227.50	158,456.79	890,684.29	68,412,554.87					
life 13.5														
			<b>Loan Ranges</b>	coupon	age	cal mat	full balance							
Monthly Payment			minimum	3.250%	43	20	20,535							
Pays 25th day			25th percentile	4.125%	135	146	55,166							
24 day delay			median	4.625%	175	182	82,454							
accrues 30/360			75th percentile	5.250%	205	217	108,118							
Trustee U.S. Bank NA			maximum	6.125%	282	325	317,346							
			- -											
			<b>Loan Payment Status</b>	# loans	full balance	<b>Prin Paymts</b>	# loans	full balance						
<b>AS ISSUED</b>			prepaid	132	11,198,195	Sch Amortization	na	243,693.93						
USD	150,659,258		current	534	46,080,466	Curtailements	na	21,194.87						
WAC	4.569%		forbearance	0	0	Pay Off	3	222,093.41						
WAM	254		1 month del	25	2,418,525	Foreclosure	0	0.00						
age	105		2 months del	5	425,915	Delqnt removal	0	0.00						
dated	04/01/20		3 months del	<u>2</u>	<u>193,327</u>	Other Liquidt	0	0.00						
settlement	04/21/20		totals	698	60,316,427	Other Prin + / -	<u>na</u>	<u>-918.08</u>						
1st payment	05/25/20					Totals	3	486,064.13						