

VHDA MBS			2020B		92812UQ92		payment > 9/25/25			pool # > 31	
					Date	Factor	Accrual	Principal	Interest	Prin + Int	Balance
WAC 4.6173%					09-25	0.381436500	2.750	558,528.37	132,975.03	691,503.40	57,466,940.11
monthly PSA 109.7					08-25	0.385143729	2.750	860,772.08	134,947.63	995,719.71	58,025,468.48
weighted age 173					07-25	0.390857099	2.750	868,180.61	136,937.22	1,005,117.83	58,886,240.56
WAM 183					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
					02-25	0.408045151	2.750	990,389.81	143,151.64	1,133,541.45	61,475,779.73
CPR 1 month 6.4					01-25	0.414618858	2.750	766,700.90	144,908.66	911,609.56	62,466,169.54
3 months 10.1					12-24	0.419707831	2.750	589,740.45	146,260.15	736,000.60	63,232,870.44
6 months 6.2					11-24	0.423622230	2.750	835,771.54	148,175.46	983,947.00	63,822,610.89
12 months 7.8					10-24	0.429169659	2.750	735,318.87	149,860.57	885,179.44	64,658,382.43
life 13.0											
					Loan Ranges	coupon	age	cal mat	full balance		
Monthly Payment					minimum	3.250%	48	17	14,078		
Pays 25th day					25th percentile	4.125%	140	139	53,783		
24 day delay					median	4.625%	180	176	79,953		
accrues 30/360					75th percentile	5.250%	210	212	105,378		
Trustee U.S. Bank NA					maximum	6.125%	287	320	311,657		
					- -						
					Loan Payment Status	# loans	full balance	Prin Paymts	# loans	full balance	
AS ISSUED								Sch Amortization	na	243,890.76	
USD 150,659,258					prepaid	125	9,953,446	Curtailments	na	50,567.26	
WAC 4.569%					current	521	43,955,896	Pay Off	2	60,081.10	
WAM 254					forbearance	0	0	Foreclosure	0	0.00	
age 105					1 month del	29	2,930,873	Delqnt removal	1	206,071.38	
dated 04/01/20					2 months del	4	355,526	Other Liquidt	0	0.00	
settlement 04/21/20					3 months del	3	271,198	Other Prin + / -	na	-2,082.13	
1st payment 05/25/20					totals	682	57,466,940	Totals	3	558,528.37	