VHDA MBS **2020B** **92812UQ92** **payment > 10/25/25** pool # > 31

WAC	4.6160%
monthly PSA	45.1
weighted age	174
WAM	182

CPR	1 month	2.7
	3 months	7.1
	6 months	5.8
	12 months	7.3
	life	12.8

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
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
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

Loan Ranges	coupon	age	cal mat	full balance
minimum	3.250%	49	15	13,029
25th percentile	4.125%	141	137	53,495
median	4.625%	181	175	79,390
75th percentile	5.250%	211	211	104,939
maximum	6.125%	288	319	310,790

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Loan Payment Status	# loans	full balance
prepaid	110	9,072,288
current	532	44,765,856
forbearance	0	0
1 month del	32	2,643,763
2 months del	4	336,075
3 months del	3	277,991
totals	681	57,095,973

Prin Paymts	# loans	full balance
Sch Amortization	na	242,201.57
Curtailments	na	20,155.01
Pay Off	1	109,096.15
Foreclosure	0	0.00
Delqnt removal	0	0.00
Other Liquidt	0	0.00
Other Prin + / -	na	-485.64
Totals	1	370,967.09