

VHDA MBS			2020A			92812UQ84			payment > 7/25/23			pool # > 30		
WAC	4.1366%		Date	Factor	Accrual	Principal	Interest	Prin + Int	Balance					
monthly PSA	89.4		07-23	0.504413380	2.850	381,568.75	145,639.14	527,207.89	60,940,173.06					
weighted age	44		06-23	0.507571697	2.850	434,558.60	146,671.21	581,229.81	61,321,741.81					
WAM	313		05-23	0.511168621	2.850	339,005.27	147,476.35	486,481.62	61,756,300.41					
			04-23	0.513974632	2.850	530,460.95	148,736.20	679,197.15	62,095,305.68					
			03-23	0.518365358	2.850	275,491.33	149,390.49	424,881.82	62,625,766.63					
			02-23	0.520645652	2.850	546,917.63	150,689.42	697,607.05	62,901,257.96					
			01-23	0.525172593	2.850	302,794.31	151,408.55	454,202.86	63,448,175.59					
			12-22	0.527678879	2.850	970,144.96	153,712.65	1,123,857.61	63,750,969.90					
CPR 1 month	5.2		11-22	0.535708953	2.850	119,604.36	153,996.71	273,601.07	64,721,114.86					
3 months	5.2		10-22	0.536698941	2.850	1,263,444.14	156,997.39	1,420,441.53	64,840,719.22					
6 months	5.8		09-22	0.547156708	2.850	542,829.77	158,286.61	701,116.38	66,104,163.36					
12 months	7.8		08-22	0.551649813	2.850	802,333.90	160,192.15	962,526.05	66,646,993.13					
life	16.6													
Loan Ranges			coupon	age	cal mat	full balance								
Monthly Payment			minimum	3.500%	43	46	29,276							
Pays 25th day			25th percentile	4.000%	44	314	151,103							
24 day delay			median	4.125%	45	315	189,056							
accrues 30/360			75th percentile	4.250%	45	316	238,920							
Trustee U.S. Bank NA			maximum	5.375%	47	317	451,365							
AS ISSUED			Loan Payment Status			Prin Paymts			# loans	full balance				
USD	120,813,950		prepaid	# loans	full balance	Sch Amortization	na	109,066.89						
WAC	4.157%		current	74	15,041,394	Curtailements	na	8,680.76						
WAM	356		forbearance	223	44,878,854	Pay Off	2	264,290.89						
age	3		1 month del	2	497,203	Foreclosure	0	0.00						
dated	02/01/20		2 months del	2	371,917	Delqnt removal	0	0.00						
settlement	02/12/20		3 months del	1	150,806	Other Liquidt	0	0.00						
1st payment	03/25/20		totals	0	0	Other Prin + / -	na	-469.79						
				302	60,940,173	Totals	2	381,568.75						