

VHDA MBS			2020A			92812UQ84			payment > 10/25/21			pool # > 30		
			<b>Date</b>	<b>Factor</b>	<b>Accrual</b>	<b>Principal</b>	<b>Interest</b>	<b>Prin + Int</b>	<b>Balance</b>					
WAC	4.1380%		10-21	0.658636950	2.850	2,632,411.54	195,236.74	2,827,648.28	79,572,531.79					
monthly PSA	801.7		09-21	0.680425920	2.850	3,078,813.77	202,548.92	3,281,362.69	82,204,943.33					
weighted age	24		08-21	0.705909846	2.850	1,510,726.38	206,136.90	1,716,863.28	85,283,757.10					
WAM	335		07-21	0.718414415	2.850	2,624,056.17	212,369.03	2,836,425.20	86,794,483.48					
			06-21	0.740134226	2.850	2,788,969.74	218,992.83	3,007,962.57	89,418,539.65					
			05-21	0.763219058	2.850	3,465,664.64	227,223.79	3,692,888.43	92,207,509.39					
			04-21	0.791905022	2.850	5,971,723.26	241,406.63	6,213,129.89	95,673,174.03					
			03-21	0.841334109	2.850	3,549,218.47	249,836.02	3,799,054.49	101,644,897.29					
CPR 1 month	31.1		02-21	0.870711664	2.850	3,981,547.45	259,292.20	4,240,839.65	105,194,115.76					
3 months	28.0		01-21	0.903667688	2.850	2,253,102.01	264,643.32	2,517,745.33	109,175,663.21					
6 months	29.6		12-20	0.922317041	2.850	3,045,775.38	271,877.03	3,317,652.41	111,428,765.22					
12 months	30.8		11-20	0.947527502	2.850	2,513,697.58	277,847.07	2,791,544.65	114,474,540.60					
life	20.8													
			<b>Loan Ranges</b>	coupon	age	cal mat	full balance							
Monthly Payment			minimum	3.500%	22	85	51,512							
Pays 25th day			25th percentile	4.000%	23	335	158,143							
24 day delay			median	4.125%	24	336	196,892							
accrues 30/360			75th percentile	4.250%	24	337	252,259							
Trustee U.S. Bank NA			maximum	5.375%	26	338	467,079							
			<b>Loan Payment Status</b>	# loans	full balance	<b>Prin Paymts</b>	# loans	full balance						
<b>AS ISSUED</b>			prepaid	88	18,852,503	Sch Amortization	na	130,599.99						
USD	120,813,950		current	270	56,303,645	Curtailements	na	12,685.94						
WAC	4.157%		forbearance	17	3,858,510	Pay Off	11	2,493,101.22						
WAM	356		1 month del	1	187,085	Foreclosure	0	0.00						
age	3		2 months del	1	140,278	Delqnt removal	0	0.00						
dated	02/01/20		3 months del	1	230,511	Other Liquidt	0	0.00						
settlement	02/12/20		totals	378	79,572,532	Other Prin + / -	na	-3,975.61						
1st payment	03/25/20					Totals	11	2,632,411.54						