

VHDA MBS			2020B			92812UQ92			payment > 10/25/21			pool # > 31		
			Date	Factor	Accrual	Principal	Interest	Prin + Int	Balance					
WAC	4.6242%		10-21	0.673801021	2.750	1,967,984.45	237,147.04	2,205,131.49	101,514,361.94					
monthly PSA	331.6		09-21	0.686863507	2.750	4,407,100.89	247,246.65	4,654,347.54	103,482,346.39					
weighted age	126		08-21	0.716115615	2.750	2,666,183.74	253,356.65	2,919,540.39	107,889,447.28					
WAM	231		07-21	0.733812395	2.750	2,576,708.87	259,261.61	2,835,970.48	110,555,631.02					
			06-21	0.750915286	2.750	2,401,155.13	264,764.26	2,665,919.39	113,132,339.89					
			05-21	0.766852940	2.750	2,712,796.36	270,981.08	2,983,777.44	115,533,495.02					
			04-21	0.784859111	2.750	2,572,815.09	276,877.12	2,849,692.21	118,246,291.38					
			03-21	0.801936157	2.750	2,589,269.78	282,810.86	2,872,080.64	120,819,106.47					
CPR 1 month	17.9		02-21	0.819122421	2.750	2,586,739.91	288,738.81	2,875,478.72	123,408,376.25					
3 months	26.5		01-21	0.836291893	2.750	2,695,049.91	294,914.96	2,989,964.87	125,995,116.16					
6 months	23.9		12-20	0.854180272	2.750	3,212,882.96	302,277.82	3,515,160.78	128,690,166.07					
12 months	23.0		11-20	0.875505765	2.750	4,236,298.03	311,986.00	4,548,284.03	131,903,049.03					
life	20.6													
			Loan Ranges		coupon	age	cal mat	full balance						
Monthly Payment			minimum	3.250%	1	9	7,052							
Pays 25th day			25th percentile	4.125%	92	192	67,589							
24 day delay			median	4.500%	132	225	96,455							
accrues 30/360			75th percentile	5.250%	162	266	124,678							
Trustee U.S. Bank NA			maximum	6.125%	240	354	356,005							
			Loan Payment Status				Prin Paymts		# loans	full balance				
AS ISSUED			# loans	full balance	Sch Amortization	na	285,392.70							
USD	150,659,258		prepaid	139	14,691,471	Curtailments	na	26,728.88						
WAC	4.569%		current	783	78,949,161	Pay Off	12	1,529,828.22						
WAM	254		forbearance	44	5,025,133	Foreclosure	0	0.00						
age	105		1 month del	23	2,259,073	Delqnt removal	1	130,550.15						
dated	04/01/20		2 months del	4	388,310	Other Liquidt	0	0.00						
settlement	04/21/20		3 months del	2	201,214	Other Prin + / -	na	-4,515.50						
1st payment	05/25/20		totals	995	101,514,362	Totals	13	1,967,984.45						