

Home Mortgage Bank
HMB CMO 2020-01
 Supplemental Monthly Data - CMO Certificates
 Date: 31 December, 2022

Beginning of Period:	1-Dec-22
End of Period:	31-Dec-22
Number of days in Interest Period (Actual/360):	31
Number of days in Collection Period:	31
Report Due Date:	15-Jan-23
Distribution Date:	15-Jan-23
Transaction Month:	34

HMB CMO 2020-01					Original Agg.
Designated Pool	No. of Mortgages in Pool	Start Date	Closing Date	Securitization Value	
	900	1-Feb-20	29-Feb-20	\$321,000,897	
Total					\$321,000,897

RECONCILIATION OF HMB CMO 2020-01 DESIGNATED POOL AGGREGATE SECURITIZATION VALUE

(1) Beginning of period Aggregate Securitization Value	(1) <u>\$193,059,569</u>
(2) Reduction in Agg. Securitization Value due to amortization payments	(2) <u>1,511,893</u>
(3) Reduction in Agg. Securitization Value due to prepayments	(3) <u>548,246</u>
(4) Reduction in Agg. Securitization Value due to mortgage payoffs	(4) <u>457,506</u>
(5) Other adjustments	(5) <u> </u>
(6) Total change in Agg. Securitization Value	(6) <u>2,517,645</u>
(7) End of period Aggregate Securitization Value	(7) <u>\$190,541,925</u>
(8) Pool Factor	(8) <u>59.358689%</u>

RECONCILIATION OF THE CMO TRANCHE

(9) Original Certificate Balance	(9)	Tranche A \$25,000,000	Tranche B \$25,000,000	Tranche C \$25,000,000	Tranche D \$50,000,000	Tranche E \$50,000,000
(10) Beginning of period Certificate Balance	(10)	\$0	\$0	\$23,059,126	\$50,000,000	\$50,000,000
(11) Certificate Holders' Principal Distributable Amount	(11)		0	1,511,893	0	0
(12) Certificate Holders' Accelerated Principal Amount	(12)		0	0	0	0
(13) End of period Certificate Balance	(13)	\$0	\$0	\$21,547,233	\$50,000,000	\$50,000,000
(14) Certificate Pool Factor	(14)	0.000000%	0.000000%	86.188932%	100.000000%	100.000000%
(15) Original Certificate Balance	(15)					
(16) Beginning of period Certificate Balance	(16)	\$25,000,000	\$45,000,443			\$300,000,000
(17) Certificate Holders' Principal Distributable Amount	(17)	0	0			\$1,511,893
(18) Certificate Holders' Accelerated Principal Amount	(18)	0	1,005,752			\$1,005,752
(19) End of period Certificate Balance	(19)	\$25,000,000	\$43,994,692			\$190,541,925
(20) Certificate Pool Factor	(20)	100.000000%	43.994692%			63.513975%

RECONCILIATION OF MORTGAGE POOL COLLECTIONS & DISTRIBUTIONS

Additions:			
(21) HMB CMO 2020-01 Mortgage Pool principal payments	(21) <u>\$2,517,645</u>		
(22) HMB CMO 2020-01 Mortgage Pool interest payments	(22) <u>1,232,144</u>		
(22.1) Adjustments to Mortgage Pool Interest	(22.1) <u>0</u>		
(23) Total Payments:	(23) <u>3,749,788</u>		
Distributions:			
(24) Administrator Fee (0.00% - 2.00% p.a. of principal collections)	(24) <u> </u>		
(25) Trustee Fee (0.10% p.a. of principal collections)	(25) <u>16,088</u>		
(26) HMB CMO 2020-01 Reserve Account	(26) <u>40,221</u>		
(27) HMB CMO 2020-01 Tranches Interest payments	(27) <u>769,898</u>		
(28) HMB CMO 2020-01 Tranches Principal payments	(28) <u>2,517,645</u>		
(29) HMB CMO 2020-01 Admin & other expenses	(29) <u>130,075</u>		
(30) HMB CMO 2020-01 Tranche R	(30) <u>275,862</u>		
(31) Total Distributions:	(31) <u>\$3,749,788</u>		

CERTIFICATE HOLDERS' MONTHLY PRINCIPAL PAYMENT AND INTEREST CALCULATIONS

Certificate Holders' Principal Distributable calculation:			
(32) Beginning Agg. Securitization Value	(32) <u>\$193,059,569</u>		
(33) Ending Agg. Securitization Value	(33) <u>190,541,925</u>		
(34) Principal Distributable Amount (32) - (33)	(34) <u>2,517,645</u>		

Certificate Holders' Interest Distributable calculation:						
(35)	Class	Req Note Balance	Interest Rate	Actual Days	Days Basis	Interest
(35)	Tranche A	\$0	2.15%	30-Dec-22	30/360	\$0
(36)	Tranche B	\$0	3.60%	30-Dec-22	30/360	\$0
(37)	Tranche C	\$23,059,126	3.80%	30-Dec-22	30/360	\$73,021
(38)	Tranche D	\$50,000,000	4.25%	30-Dec-22	30/360	\$177,083
(39)	Tranche E	\$50,000,000	5.00%	30-Dec-22	30/360	\$208,333
(40)	Tranche F	\$25,000,000	5.50%	30-Dec-22	30/360	\$114,583
(41)	Tranche G	\$45,000,443	5.25%	30-Dec-22	30/360	\$196,877
(42)	Total Interest Distributable				(42)	\$769,898

COLLATERAL COVERAGE RATIO

Exchange Note:			
(43) End of Period Mortgage Pool Value	(43) <u>\$211,542,821</u>		
(44) End of Period Aggregate Securitization Value	(44) <u>190,541,925</u>		
(45) Overcollateralization	(45) <u>21,000,897</u>		
(46) Overcollateralization ratio	(46) <u>1.110</u>		

Prepared by:
 Name:
 Title:
 Date:

Home Mortgage Bank
HMB CMO 2020-01
Supplemental Monthly Data - Mortgage Pool
Date: 31 December, 2022

	Aggregate Securitization Value	Value of Mortgage Pool
Balances at Issue Date	\$300,000,000	\$321,000,897
Less: Change	(109,458,075)	(109,458,075)
Balances at End of Due Period	\$190,541,925	\$211,542,821

Collateral Coverage Ratio 1.110

Mortgage Pool Credit Quality

Mortgage Pool Ageing Analysis
0 - 30 days
31 - 60 days
61 - 90 days
91 - 180 days
> 181 days
Total

Number of Mortgages	Agg. Mortgage Pool Value	Percentage ⁽¹⁾
635	179,484,154	84.85%
46	14,195,461	6.71%
20	6,170,395	2.92%
18	5,243,868	2.48%
19	6,448,942	3.05%
738	211,542,821	100.00%

Mortgage Pool Activity

Principal Repayments
Mortgage Payoffs
Mortgage Payments including Prepayments
Total Activity

	Current Period		Cumulative	
	Number of Mortgages	Agg. Mortgage Pool Value	Number of Mortgages	Agg. Mortgage Pool Value
	4	457,506	147	46,012,402
	678	2,060,139	25,515	63,445,674
	682	2,517,645	25,662	109,458,075

Residual (Gain) Loss on Repossessed Properties

Agg. Mortgage Value of repossessed properties
less: Sales proceeds
less: Other recovery amounts
Residual (Gain) Loss

	Current Period	Cumulative
	0	0