

Home Mortgage Bank
HMB CMO 2020-01
 Supplemental Monthly Data - CMO Certificates
 Date: 28 February, 2023

Beginning of Period:	1-Feb-23
End of Period:	28-Feb-23
Number of days in Interest Period (Actual/360):	28
Number of days in Collection Period:	28
Report Due Date:	15-Mar-23
Distribution Date:	15-Mar-23
Transaction Month:	36

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>\$189,045,390</u>
(2) Reduction in Agg. Securitization Value due to amortization payments	(2) <u>1,363,187</u>
(3) Reduction in Agg. Securitization Value due to prepayments	(3) <u>263,743</u>
(4) Reduction in Agg. Securitization Value due to mortgage payoffs	(4) <u>1,886,946</u>
(5) Other adjustments	(5) <u>0</u>
(6) Total change in Agg. Securitization Value	(6) <u>3,513,876</u>
(7) End of period Aggregate Securitization Value	(7) <u>\$185,531,514</u>
(8) Pool Factor	(8) <u>57.797818%</u>

RECONCILIATION OF THE CMO TRANCHE

(9) Original Certificate Balance	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	(10) \$0	(10) \$20,307,819	(10) \$50,000,000	(10) \$50,000,000
(11) Certificate Holders' Principal Distributable Amount	(11) 0	(11) 0	(11) 1,363,187	(11) 0	(11) 0
(12) Certificate Holders' Accelerated Principal Amount	(12) 0	(12) 0	(12) 0	(12) 0	(12) 0
(13) End of period Certificate Balance	(13) \$0	(13) \$0	(13) \$18,944,632	(13) \$50,000,000	(13) \$50,000,000
(14) Certificate Pool Factor	(14) 0.000000%	(14) 0.000000%	(14) 75.778529%	(14) 100.000000%	(14) 100.000000%
(15) Original Certificate Balance	(15) <u>\$25,000,000</u>	(15) <u>\$100,000,000</u>	(15) <u>TOTAL \$300,000,000</u>		
(16) Beginning of period Certificate Balance	(16) \$25,000,000	(16) \$43,737,571	(16) <u>\$189,045,390</u>		
(17) Certificate Holders' Principal Distributable Amount	(17) 0	(17) 0	(17) <u>\$1,363,187</u>		
(18) Certificate Holders' Accelerated Principal Amount	(18) 0	(18) 2,150,689	(18) <u>\$2,150,689</u>		
(19) End of period Certificate Balance	(19) <u>\$25,000,000</u>	(19) <u>\$41,586,882</u>	(19) <u>\$185,531,514</u>		
(20) Certificate Pool Factor	(20) 100.000000%	(20) 41.586882%	(20) <u>61.843838%</u>		

RECONCILIATION OF MORTGAGE POOL COLLECTIONS & DISTRIBUTIONS

Additions:			
(21) HMB CMO 2020-01 Mortgage Pool principal payments	(21) <u>\$3,513,876</u>		
(22) HMB CMO 2020-01 Mortgage Pool interest payments	(22) <u>765,007</u>		
(22.1) Adjustments to Mortgage Pool Interest	(22.1) <u>5,406,89</u>		
(23) Total Payments:	(23) <u>4,285,289</u>		
Distributions:			
(24) Administrator Fee (0.00% - 2.00% p.a. of principal collections)	(24) _____		
(25) Trustee Fee (0.10% p.a. of principal collections)	(25) <u>15,754</u>		
(26) HMB CMO 2020-01 Reserve Account	(26) _____		
(27) HMB CMO 2020-01 Tranches Interest payments	(27) <u>755,660</u>		
(28) HMB CMO 2020-01 Tranches Principal payments	(28) <u>3,513,876</u>		
(29) HMB CMO 2020-01 Admin & other expenses	(29) _____		
(30) HMB CMO 2020-01 Tranche R	(30) _____		
(31) Total Distributions:	(31) <u>\$4,285,289</u>		

CERTIFICATE HOLDERS' MONTHLY PRINCIPAL PAYMENT AND INTEREST CALCULATIONS

Certificate Holders' Principal Distributable calculation:			
(32) Beginning Agg. Securitization Value	(32) <u>\$189,045,390</u>		
(33) Ending Agg. Securitization Value	(33) <u>185,531,514</u>		
(34) Principal Distributable Amount (32) - (33)	(34) <u>3,513,876</u>		

Certificate Holders' Interest Distributable calculation:						
(35)	Class	Beg Note Balance	Interest Rate	Actual Days	Days Basis	Interest
(36)	Tranche A	\$0	2.15%	28-Feb-23	30/360	\$0
(37)	Tranche B	\$0	3.60%	28-Feb-23	30/360	\$0
(38)	Tranche C	\$20,307,819	3.80%	28-Feb-23	30/360	\$64,308
(39)	Tranche D	\$50,000,000	4.25%	28-Feb-23	30/360	\$177,083
(40)	Tranche E	\$50,000,000	5.00%	28-Feb-23	30/360	\$208,333
(41)	Tranche F	\$25,000,000	5.50%	28-Feb-23	30/360	\$114,583
(41)	Tranche G	\$43,737,571	5.25%	28-Feb-23	30/360	\$191,352
(42)	Total Interest Distributable				(42)	<u>\$755,660</u>

COLLATERAL COVERAGE RATIO

Exchange Note:			
(43) End of Period Mortgage Pool Value	(43) <u>\$206,532,411</u>		
(44) End of Period Aggregate Securitization Value	(44) <u>185,531,514</u>		
(45) Overcollateralization	(45) <u>21,000,897</u>		
(46) Overcollateralization ratio	(46) <u>1.113</u>		

Prepared by:
 Name:
 Title:
 Date:

Home Mortgage Bank
HMB CMO 2020-01
Supplemental Monthly Data - Mortgage Pool
Date: 28 February, 2023

	Aggregate Securitization Value	Value of Mortgage Pool
Balances at Issue Date	\$300,000,000	\$321,000,897
Less: Change	(114,468,486)	(114,468,486)
Balances at End of Due Period	\$185,531,514	\$206,532,411

Collateral Coverage Ratio 1.113

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⁾
566	158,778,024	76.88%
93	27,140,368	13.14%
27	7,648,021	3.70%
24	6,565,996	3.18%
19	6,400,002	3.10%
729	206,532,411	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
	5	1,886,946	156	48,018,605
	593	1,626,930	26,678	66,449,881
	598	3,513,876	26,834	114,468,486

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