

Home Mortgage Bank
HMB CMO 2020-01
 Supplemental Monthly Data - CMO Certificates
 Date: 31 January, 2023

Beginning of Period:	1-Jan-23
End of Period:	31-Jan-23
Number of days in Interest Period (Actual/360):	31
Number of days in Collection Period:	31
Report Due Date:	15-Feb-23
Distribution Date:	15-Feb-23
Transaction Month:	35

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>\$190,541,925</u>
(2) Reduction in Agg. Securitization Value due to amortization payments	(2) <u>1,239,414</u>
(3) Reduction in Agg. Securitization Value due to prepayments	(3) <u>137,864</u>
(4) Reduction in Agg. Securitization Value due to mortgage payoffs	(4) <u>119,257</u>
(5) Other adjustments	(5) <u>0</u>
(6) Total change in Agg. Securitization Value	(6) <u>1,496,535</u>
(7) End of period Aggregate Securitization Value	(7) <u>\$189,045,390</u>
(8) Pool Factor	(8) <u>58.892480%</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	\$0	\$0	\$21,547,233	\$50,000,000	\$50,000,000
(11) Certificate Holders' Principal Distributable Amount		0	1,239,414	0	0
(12) Certificate Holders' Accelerated Principal Amount		0	0	0	0
(13) End of period Certificate Balance	\$0	\$0	\$20,307,819	\$50,000,000	\$50,000,000
(14) Certificate Pool Factor	0.000000%	0.000000%	81.231277%	100.000000%	100.000000%
(15) Original Certificate Balance	\$25,000,000	\$100,000,000			\$300,000,000
(16) Beginning of period Certificate Balance	\$25,000,000	\$43,994,692			\$190,541,925
(17) Certificate Holders' Principal Distributable Amount	0	0			\$1,239,414
(18) Certificate Holders' Accelerated Principal Amount	0	257,121			\$257,121
(19) End of period Certificate Balance	\$25,000,000	\$43,737,571			\$189,045,390
(20) Certificate Pool Factor	100.000000%	43.737571%			63.015130%

RECONCILIATION OF MORTGAGE POOL COLLECTIONS & DISTRIBUTIONS

Additions:			
(21) HMB CMO 2020-01 Mortgage Pool principal payments		(21) <u>\$1,496,535</u>	
(22) HMB CMO 2020-01 Mortgage Pool interest payments		(22) <u>824,044</u>	
(22.1) Adjustments to Mortgage Pool Interest		(22.1) <u>0</u>	
(23) Total Payments:		(23) <u>2,320,579</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>15,878</u>	
(26) HMB CMO 2020-01 Reserve Account		(26) <u>39,696</u>	
(27) HMB CMO 2020-01 Tranches Interest payments		(27) <u>760,710</u>	
(28) HMB CMO 2020-01 Tranches Principal payments		(28) <u>1,496,535</u>	
(29) HMB CMO 2020-01 Admin & other expenses		(29) <u></u>	
(30) HMB CMO 2020-01 Tranche R		(30) <u>7,760</u>	
(31) Total Distributions:		(31) <u>\$2,320,579</u>	

CERTIFICATE HOLDERS' MONTHLY PRINCIPAL PAYMENT AND INTEREST CALCULATIONS

Certificate Holders' Principal Distributable calculation:			
(32) Beginning Agg. Securitization Value		(32) <u>\$190,541,925</u>	
(33) Ending Agg. Securitization Value		(33) <u>189,045,390</u>	
(34) Principal Distributable Amount (32) - (33)		(34) <u>1,496,535</u>	

Certificate Holders' Interest Distributable calculation:						
(35)	Class	Beg Note Balance	Interest Rate	Actual Days	Days Basis	Interest
(36)	Tranche A	\$0	2.15%	30-Jan-23	30/360	\$0
(37)	Tranche B	\$0	3.60%	30-Jan-23	30/360	\$0
(38)	Tranche C	\$21,547,233	3.80%	30-Jan-23	30/360	\$68,233
(39)	Tranche D	\$50,000,000	4.25%	30-Jan-23	30/360	\$177,083
(40)	Tranche E	\$50,000,000	5.00%	30-Jan-23	30/360	\$208,333
(41)	Tranche F	\$25,000,000	5.50%	30-Jan-23	30/360	\$114,583
(41)	Tranche G	\$43,994,692	5.25%	30-Jan-23	30/360	\$192,477
(42)	Total Interest Distributable				(42)	\$760,710

COLLATERAL COVERAGE RATIO

Exchange Note:			
(43) End of Period Mortgage Pool Value		(43) <u>\$210,046,287</u>	
(44) End of Period Aggregate Securitization Value		(44) <u>189,045,390</u>	
(45) Overcollateralization		(45) <u>21,000,897</u>	
(46) Overcollateralization ratio		(46) <u>1.111</u>	

Prepared by:
 Name:
 Title:
 Date:

Home Mortgage Bank
HMB CMO 2020-01
Supplemental Monthly Data - Mortgage Pool
Date: 31 January, 2023

	Aggregate Securitization Value	Value of Mortgage Pool
Balances at Issue Date	\$300,000,000	\$321,000,897
Less: Change	(110,954,610)	(110,954,610)
Balances at End of Due Period	\$189,045,390	\$210,046,287

Collateral Coverage Ratio 1.111

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⁾
594	168,166,156	80.06%
77	21,852,129	10.40%
26	9,171,387	4.37%
18	4,431,740	2.11%
19	6,424,876	3.06%
734	210,046,287	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	119,257	151	46,131,659
	570	1,377,277	26,085	64,822,951
	574	1,496,535	26,236	110,954,610

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