

Home Mortgage Bank
HMB CMO 2020-01
 Supplemental Monthly Data - CMO Certificates
 Date: 31 December, 2024

Beginning of Period:	01-Dec-24
End of Period:	31-Dec-24
Number of days in Interest Period (Actual/360):	31
Number of days in Collection Period:	31
Report Due Date:	15-Jan-25
Distribution Date:	15-Jan-25
Transaction Month:	58

HMB CMO 2020-01 Designated Pool	No. of Mortgages in Pool	Start Date	Closing Date	Original Agg. Securitization Value
	900	01-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) _____	\$128,699,566
(2) Reduction in Agg. Securitization Value due to amortization payments	(2) _____	1,374,983
(3) Reduction in Agg. Securitization Value due to prepayments	(3) _____	392,699
(4) Reduction in Agg. Securitization Value due to mortgage payoffs	(4) _____	142,718
(5) Other adjustments	(5) _____	0
(6) Total change in Agg. Securitization Value	(6) _____	1,910,399
(7) End of period Aggregate Securitization Value	(7) _____	\$126,789,166
(8) Pool Factor	(8) _____	39.498072%

RECONCILIATION OF THE CMO Tranches

	Tranche A	Tranche B	Tranche C	Tranche D	Tranche E
(9) Original Certificate Balance	\$25,000,000	\$25,000,000	\$25,000,000	\$50,000,000	\$50,000,000
(10) Beginning of period Certificate Balance	\$0	\$0	\$0	\$39,339,362	\$50,000,000
(11) Certificate Holders' Principal Distributable Amount	0	0	0	1,374,983	0
(12) Certificate Holders' Accelerated Principal Amount	0	0	0	0	0
(13) End of period Certificate Balance	\$0	\$0	\$0	\$37,964,380	\$50,000,000
(14) Certificate Pool Factor	0.000000%	0.000000%	0.000000%	75.928759%	100.000000%
(15) Original Certificate Balance	\$25,000,000	\$100,000,000	TOTAL		
(16) Beginning of period Certificate Balance	\$25,000,000	\$14,360,204	\$128,699,566		
(17) Certificate Holders' Principal Distributable Amount	0	0	\$1,374,983		
(18) Certificate Holders' Accelerated Principal Amount	0	535,417	\$535,417		
(19) End of period Certificate Balance	\$25,000,000	\$13,824,787	\$126,789,166		
(20) Certificate Pool Factor	100.000000%	13.824787%	42.263055%		

RECONCILIATION OF MORTGAGE POOL COLLECTIONS & DISTRIBUTIONS

Additions:			
(21) HMB CMO 2020-01 Mortgage Pool principal payments	(21) _____	\$1,910,399	
(22) HMB CMO 2020-01 Mortgage Pool interest payments	(22) _____	797,317	
(22.1) Adjustments to Mortgage Pool Interest	(22.1) _____		
(23) Total Payments:	(23) _____	2,707,716	
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) _____	10,725	
(26) HMB CMO 2020-01 Reserve Account	(26) _____	26,812	
(27) HMB CMO 2020-01 Tranches Interest payments	(27) _____	525,069	
(28) HMB CMO 2020-01 Tranches Principal payments	(28) _____	1,910,399	
(29) HMB CMO 2020-01 Admin & other expenses	(29) _____		
(30) HMB CMO 2020-01 Tranche R	(30) _____	234,710	
(31) Total Distributions:	(31) _____	\$2,707,716	

CERTIFICATE HOLDERS' MONTHLY PRINCIPAL PAYMENT AND INTEREST CALCULATIONS

Certificate Holders' Principal Distributable calculation:			
(32) Beginning Agg. Securitization Value	(32) _____	\$128,699,566	
(33) Ending Agg. Securitization Value	(33) _____	126,789,166	
(34) Principal Distributable Amount (32) - (33)	(34) _____	1,910,399	

Certificate Holders' Interest Distributable calculation:							
	Class	Req Note Balance	Interest Rate	Actual Days	Days Basis	Interest	
(35)	Tranche A	\$0	2.15%	31-Dec-24	30/360	\$0	
(36)	Tranche B	\$0	3.60%	31-Dec-24	30/360	\$0	
(37)	Tranche C	\$0	3.90%	31-Dec-24	30/360	\$0	
(38)	Tranche D	\$39,339,362	4.25%	31-Dec-24	30/360	\$139,327	
(39)	Tranche E	\$50,000,000	5.00%	31-Dec-24	30/360	\$208,333	
(40)	Tranche F	\$25,000,000	5.50%	31-Dec-24	30/360	\$114,583	
(41)	Tranche G	\$14,360,204	5.25%	31-Dec-24	30/360	\$62,826	
(42)	Total Interest Distributable						(42) _____
						\$525,069	

COLLATERAL COVERAGE RATIO

Exchange Note:			
(43) End of Period Mortgage Pool Value	(43) _____	\$147,790,063	
(44) End of Period Aggregate Securitization Value	(44) _____	126,789,166	
(45) Overcollateralization	(45) _____	21,000,897	
(46) Overcollateralization ratio	(46) _____	1.166	

Prepared by:
 Name:
 Title:
 Date:

Home Mortgage Bank
HMB CMO 2020-01
Supplemental Monthly Data - Mortgage Pool
Date: 31 December, 2024

	Aggregate Securitization Value	Value of Mortgage Pool
Balances at Issue Date	\$300,000,000	\$321,000,897
Less: Change	(173,210,833)	(173,210,833)
Balances at End of Due Period	\$126,789,167	\$147,790,063

Collateral Coverage Ratio 1.166

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⁾
493	113,969,460	77.12%
66	19,830,502	13.42%
13	2,757,084	1.87%
12	3,475,582	2.35%
25	7,757,434	5.25%
609	147,790,063	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	142,718	252	68,611,279
	547	1,767,681	39,679	104,599,554
	552	1,910,399	39,931	173,210,833

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