

**Home Mortgage Bank**  
**HMB CMO 2020-01**  
**Supplemental Monthly Data - CMO Certificates**  
**Date: 31 December, 2025**

Beginning of Period:	01-Dec-25
End of Period:	31-Dec-25
Number of days in Interest Period (Actual/360):	31
Number of days in Collection Period:	31
Report Due Date:	15-Jan-26
Distribution Date:	15-Jan-26
Transaction Month:	70

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

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

{1} Beginning of period Aggregate Securitization Value	{1} \$99,462,293
{2} Reduction in Agg. Securitization Value due to amortization payments	{2} 1,263,743
{3} Reduction in Agg. Securitization Value due to prepayments	{3} 439,526
{4} Reduction in Agg. Securitization Value due to mortgage payoffs	{4} 116,608
{5} Other adjustments	{5} 0
{6} Total change in Agg. Securitization Value	{6} 1,819,877
{7} End of period Aggregate Securitization Value	{7} \$97,642,416
{8} Pool Factor	{8} 30.418113%

**RECONCILIATION OF THE CMO Tranches**

{9} Original Certificate Balance	Tranche A      Tranche B      Tranche C      Tranche D      Tranche E				
	\$25,000,000	\$25,000,000	\$25,000,000	\$50,000,000	\$50,000,000
{10} Beginning of period Certificate Balance	{10} \$0	{10} \$0	{10} \$24,666,660	{10} \$50,000,000	
{11} Certificate Holders' Principal Distributable Amount	{11} 0	{11} 0	{11} 1,263,743	{11} 0	
{12} Certificate Holders' Accelerated Principal Amount	{12} 0	{12} 0	{12} 0	{12} 0	
{13} End of period Certificate Balance	{13} \$0	{13} \$0	{13} \$23,402,917	{13} \$50,000,000	
{14} Certificate Pool Factor	{14} 0.000000%	{14} 0.000000%	{14} 0.000000%	{14} 46.805834%	{14} 100.000000%
	Tranche F	Tranche G			TOTAL
	\$25,000,000	\$100,000,000			\$300,000,000
{15} Original Certificate Balance	{15} \$24,795,633				\$99,462,283
{16} Beginning of period Certificate Balance	{16} \$24,795,633				\$99,462,283
{17} Certificate Holders' Principal Distributable Amount	{17} 0	{17} 0	{17} \$1,263,743	{17} 0	\$1,263,743
{18} Certificate Holders' Accelerated Principal Amount	{18} 556,134				\$556,134
{19} End of period Certificate Balance	{19} \$24,239,498	{19} \$0			\$97,642,416
{20} Certificate Pool Factor	{20} 96.957993%	{20} 0.000000%			32.547472%

**RECONCILIATION OF MORTGAGE POOL COLLECTIONS & DISTRIBUTIONS**

Additions:	
{21} HMB CMO 2020-01 Mortgage Pool principal payments	{21} \$1,819,877
{22} HMB CMO 2020-01 Mortgage Pool interest payments	{22} 692,096
{22.1} Adjustments to Mortgage Pool Interest	{22.1} 0
{23} Total Payments:	{23} 2,511,973
 Distributions:	
{24} Administrator Fee (0.00% - 2.00% p.a. of principal collections)	{24} 0
{25} Trustee Fee (0.10% p.a. of principal collections)	{25} 8,289
{26} HMB CMO 2020-01 Reserve Account	{26} 20,721
{27} HMB CMO 2020-01 Tranches Interest payments	{27} 409,341
{28} HMB CMO 2020-01 Tranches Principal payments	{28} 1,819,877
{29} HMB CMO 2020-01 Admin & other expenses	{29} 225
{30} HMB CMO 2020-01 Tranche R	{30} 253,520
 (31) Total Distributions:	(31) \$2,511,973

**CERTIFICATE HOLDERS' MONTHLY PRINCIPAL PAYMENT AND INTEREST CALCULATIONS**

Certificate Holders' Principal Distributable calculation:	
{32} Beginning Agg. Securitization Value	{32} \$99,462,293
{33} Ending Agg. Securitization Value	{33} 97,642,416
{34} Principal Distributable Amount (32) - (33)	(34) 1,819,877

Certificate Holders' Interest Distributable calculation:	
Class	Beg Note Balance
{35} Tranche A	\$0
{36} Tranche B	\$0
{37} Tranche C	\$0
{38} Tranche D	\$24,666,660
{39} Tranche E	\$50,000,000
{40} Tranche F	\$24,795,633
{41} Tranche G	\$0
(42) Total Interest Distributable	(42) \$409,341

**COLLATERAL COVERAGE RATIO**

Exchange Note:	
{43} End of Period Mortgage Pool Value	{43} 118,643,312
{44} End of Period Aggregate Securitization Value	{44} 97,642,416
{45} Overcollateralization	{45} 21,000,897
{46} Overcollateralization ratio	{46} 1,215

Prepared by:  
Name:  
Title:  
Date:

**Home Mortgage Bank**  
**HMB CMO 2020-01**  
**Supplemental Monthly Data - Mortgage Pool**  
**Date: 31 December, 2025**

	Aggregate Securitization Value	Value of Mortgage Pool
Balances at Issue Date	\$300,000,000	\$321,000,897
Less: Change	(202,357,584)	(202,357,584)
Balances at End of Due Period	\$97,642,416	\$118,643,312

Collateral Coverage Ratio	1.215
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**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 <sup>(1)</sup>
432	93,271,058	78.61%
52	12,403,532	10.45%
17	3,416,123	2.88%
14	3,118,760	2.63%
21	6,433,838	5.42%
536	118,643,312	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
3	116,608	310	80,662,881	
486	1,703,269	45,521	121,694,703	
489	1,819,877	45,831	202,357,584	

**Residual (Gain) Loss on Repossessed Properties**

Current Period	Cumulative
0	0

Agg. Mortgage Value of repossessed properties

less: Sales proceeds

less: Other recovery amounts

Residual (Gain) Loss

0	0
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