

World Omni Auto Receivables Trust 2015-B
Monthly Servicer Certificate
April 30, 2018

Dates Covered

Collections Period	04/01/18 - 04/30/18
Interest Accrual Period	04/16/18 - 05/14/18
30/360 Days	30
Actual/360 Days	29
Distribution Date	05/15/18

Collateral Pool Balance Data

	\$ Amount	# of Accounts
Pool Balance at 03/31/18	301,547,064.44	21,739
Yield Supplement Overcollateralization Amount 03/31/18	7,209,250.34	0
Receivables Balance 03/31/18	308,756,314.78	21,739
Principal Payments	15,328,829.57	601
Defaulted Receivables	574,353.07	30
Repurchased Accounts	0.00	0
Yield Supplement Overcollateralization Amount at 04/30/18	6,674,028.37	0
Pool Balance at 04/30/18	<u>286,179,103.77</u>	<u>21,108</u>

Pool Statistics

	\$ Amount	# of Accounts
Aggregate Starting Principal Balance	1,080,585,328.57	48,642
Pool Factor	27.10%	
Prepayment ABS Speed	1.38%	
Overcollateralization Target Amount	12,878,059.67	
Actual Overcollateralization	12,878,059.67	
Weighted Average APR	4.01%	
Weighted Average APR, Yield Adjusted	5.66%	
Weighted Average Remaining Term	36.94	

Delinquent Receivables:

Past Due 31-60 days	5,919,516.73	348
Past Due 61-90 days	1,662,135.03	97
Past Due 91-120 days	239,831.13	14
Past Due 121+ days	0.00	0
Total	<u>7,821,482.89</u>	<u>459</u>

Total 31+ Delinquent as % Ending Pool Balance 2.73%

Recoveries 417,466.39

Aggregate Net Losses/(Gains) - April 2018 156,886.68

Ratio of Net Loss to the Receivables Balance as of beginning of Collection Period (Annualized):

Current Net Losses Ratio	0.61%
Prior Net Losses Ratio	1.21%
Second Prior Net Losses Ratio	1.04%
Third Prior Net Losses Ratio	0.73%
Four Month Average	<u>0.90%</u>

Cumulative Net Loss as a % of Aggregate Starting Principal Balance 1.74%

Flow of Funds

	\$ Amount
Collections	16,756,479.07
Advances	(4,098.60)
Investment Earnings on Cash Accounts	40,636.32
Servicing Fee	(257,296.93)
Interest Rate Swap Receipt	0.00
Transfer to Collection Account	0.00
Available Funds	<u>16,535,719.86</u>

Distributions of Available Funds

(1) Class A Interest	367,756.67
(2) First Priority Principal Distributable Amount	0.00
(3) Class B Interest	37,911.67
(4) Second Priority Principal Distributable Amount	1,798,342.77
(5) Required Reserve Account	0.00
(6) Noteholders' Principal Distributable Amount	12,878,059.67
(7) Supplemental Reserve Amount	411,043.74
(8) Distribution to Certificateholders	1,042,605.34
(9) Remaining Amounts	0.00

Total Distributions of Available Funds 16,535,719.86

Servicing Fee	257,296.93
Unpaid Servicing Fee	-
Change in amount of the unpaid servicing fee from the prior period	-
Note Balances & Note Factors	\$ Amount

Original Class A	988,000,000.00
Original Class B	21,160,000.00

Total Class A & B

Note Balance @ 04/16/18	287,977,446.54
Principal Paid	14,676,402.44
Note Balance @ 05/15/18	273,301,044.10

Class A-1

Note Balance @ 04/16/18	0.00
Principal Paid	0.00
Note Balance @ 05/15/18	0.00
Note Factor @ 05/15/18	0.00000000%

Class A-2a

Note Balance @ 04/16/18	0.00
Principal Paid	0.00
Note Balance @ 05/15/18	0.00
Note Factor @ 05/15/18	0.00000000%

Class A-2b

Note Balance @ 04/16/18	0.00
Principal Paid	0.00
Note Balance @ 05/15/18	0.00
Note Factor @ 05/15/18	0.00000000%

Class A-3

Note Balance @ 04/16/18	141,817,446.54
Principal Paid	14,676,402.44
Note Balance @ 05/15/18	127,141,044.10
Note Factor @ 05/15/18	54.3337795%

Class A-4

Note Balance @ 04/16/18	125,000,000.00
Principal Paid	0.00
Note Balance @ 05/15/18	125,000,000.00
Note Factor @ 05/15/18	100.00000000%

Class B

Note Balance @ 04/16/18	21,160,000.00
Principal Paid	0.00
Note Balance @ 05/15/18	21,160,000.00
Note Factor @ 05/15/18	100.00000000%

Interest & Principal Payments **\$ Amount**

Total Interest Paid	405,668.34
Total Principal Paid	14,676,402.44
Total Paid	<u>15,082,070.78</u>

Class A-1

Coupon	0.410000%
Interest Paid	0.00
Principal Paid	0.00
Total Paid to A-1 Holders	<u>0.00</u>

Class A-2a

Coupon	0.960000%
Interest Paid	0.00
Principal Paid	0.00
Total Paid to A-2a Holders	<u>0.00</u>

Class A-2b

One-Month Libor	1.896888%
Coupon	2.296888%
Interest Paid	0.00
Principal Paid	0.00
Total Paid to A-2b Holders	<u>0.00</u>

Class A-3

Coupon	1.490000%
Interest Paid	176,090.00
Principal Paid	14,676,402.44
Total Paid to A-3 Holders	<u>14,852,492.44</u>

Class A-4

Coupon	1.84000%
Interest Paid	191,666.67
Principal Paid	0.00
Total Paid to A-4 Holders	<u>191,666.67</u>

Class B

Coupon	2.15000%
Interest Paid	37,911.67
Principal Paid	0.00
Total Paid to B Holders	<u>37,911.67</u>

Distribution per \$1,000 of Notes

Total

Total Interest Distribution Amount	0.4019861
Total Interest Carryover Shortfall	0.0000000
Total Principal Distribution Amount	14.5431868
Total Distribution Amount	<u>14.9451729</u>
A-1 Interest Distribution Amount	0.0000000
A-1 Interest Carryover Shortfall	0.0000000
A-1 Principal Distribution Amount	0.0000000
Total A-1 Distribution Amount	<u>0.0000000</u>
A-2a Interest Distribution Amount	0.0000000
A-2a Interest Carryover Shortfall	0.0000000
A-2a Principal Distribution Amount	0.0000000
Total A-2a Distribution Amount	<u>0.0000000</u>
A-2b Interest Distribution Amount	0.0000000
A-2b Interest Carryover Shortfall	0.0000000
A-2b Principal Distribution Amount	0.0000000
Total A-2b Distribution Amount	<u>0.0000000</u>
A-3 Interest Distribution Amount	0.7525214
A-3 Interest Carryover Shortfall	0.0000000
A-3 Principal Distribution Amount	62.7196685
Total A-3 Distribution Amount	<u>63.4721899</u>
A-4 Interest Distribution Amount	1.5333334
A-4 Interest Carryover Shortfall	0.0000000
A-4 Principal Distribution Amount	0.0000000
Total A-4 Distribution Amount	<u>1.5333334</u>
B Interest Distribution Amount	1.7916668
B Interest Carryover Shortfall	0.0000000
B Principal Distribution Amount	0.0000000
Total B Distribution Amount	<u>1.7916668</u>
Noteholders' First Priority Principal Distributable Amount	0.00
Noteholders' Second Priority Principal Distributable Amount	122.53
Noteholders' Principal Distributable Amount	877.47

Account Balances

\$ Amount

Advances

Balance as of 03/31/18	68,381.68
Balance as of 04/30/18	64,283.08
Change	(4,098.60)

Reserve Account

Balance as of 04/16/18	16,669,981.15
Investment Earnings	19,734.35
Investment Earnings Paid	(19,734.35)
Deposit/(Withdrawal)	411,043.74
Balance as of 05/15/18	17,081,024.89
Change	411,043.74

Total Reserve Amount	17,081,024.89
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World Omni Auto Receivables Trust 2015-B
CASH MOVEMENT
April 30, 2018

	<u>Collection</u>	<u>Distribution</u>	<u>Reserve</u>
Beginning Balance	0.00	0.00	16,669,981.15
Beginning Collections Balance			
Collections Wired through 04/30/18	16,756,479.07		
Servicer advance/(reimbursement) through 04/30/18	(4,098.60)		
Investments earnings through 04/30/18	20,901.97		19,734.35
Deposit to accounts			
Transfer to WOFCO			
Transfer to Reserve Account	0.00		0.00
Transfer to Collection Account	16,773,282.44		19,734.35
Total Activity through 04/30/18	(16,515,985.51)	16,535,719.86	(19,734.35)
Transfer to Distribution Account			
Available Funds	257,296.93	16,535,719.86	16,669,981.15
Disbursements:			
Principal payments to Investors:			
Certificate A-1		0.00	
Certificate A-2a		0.00	
Certificate A-2b		0.00	
Certificate A-3		14,676,402.44	
Certificate A-4		0.00	
Certificate B		0.00	
Interest payments to Investors :			
Certificate A-1		0.00	
Certificate A-2a		0.00	
Certificate A-2b		0.00	
Certificate A-3		176,090.00	
Certificate A-4		191,666.67	
Certificate B		37,911.67	
Servicing fee	257,296.93		
Supplemental Reserve Amount		411,043.74	
Excess to Certificateholder		1,042,605.34	
Funds to be disbursed	257,296.93	16,535,719.86	0.00
Leave Excess in Collection Account	0.00		
Supplemental Reserve Amount Deposit			411,043.74
Collection Balance at 04/30/18	0.00		
Balance after distribution	0.00	0.00	17,081,024.89