

World Omni Auto Receivables Trust 2015-B
Monthly Servicer Certificate
August 31, 2018

Dates Covered

Collections Period	08/01/18 - 08/31/18
Interest Accrual Period	08/15/18 - 09/16/18
30/360 Days	30
Actual/360 Days	33
Distribution Date	09/17/18

Collateral Pool Balance Data

	\$ Amount	# of Accounts
Pool Balance at 07/31/18	245,814,384.75	19,384
Yield Supplement Overcollateralization Amount 07/31/18	5,264,193.41	0
Receivables Balance 07/31/18	251,078,578.16	19,384
Principal Payments	12,657,271.24	482
Defaulted Receivables	629,281.31	37
Repurchased Accounts	0.00	0
Yield Supplement Overcollateralization Amount at 08/31/18	4,835,189.52	0
Pool Balance at 08/31/18	<u>232,956,836.09</u>	<u>18,865</u>

Pool Statistics

	\$ Amount	# of Accounts
Aggregate Starting Principal Balance	1,080,585,328.57	48,642
Pool Factor	22.01%	
Prepayment ABS Speed	1.28%	
Overcollateralization Target Amount	10,483,057.62	
Actual Overcollateralization	10,483,057.62	
Weighted Average APR	4.04%	
Weighted Average APR, Yield Adjusted	5.66%	
Weighted Average Remaining Term	33.33	

Delinquent Receivables:

Past Due 31-60 days	5,613,520.98	327
Past Due 61-90 days	1,731,823.41	106
Past Due 91-120 days	262,960.30	15
Past Due 121+ days	0.00	0
Total	<u>7,608,304.69</u>	<u>448</u>

Total 31+ Delinquent as % Ending Pool Balance 3.27%

Recoveries 333,383.51

Aggregate Net Losses/(Gains) - August 2018 295,897.80

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

Current Net Losses Ratio	1.41%
Prior Net Losses Ratio	1.26%
Second Prior Net Losses Ratio	0.83%
Third Prior Net Losses Ratio	0.98%
Four Month Average	<u>1.12%</u>

Cumulative Net Loss as a % of Aggregate Starting Principal Balance 1.83%

Flow of Funds

	\$ Amount
Collections	13,844,433.81
Advances	(4,406.11)
Investment Earnings on Cash Accounts	47,147.56
Servicing Fee	(209,232.15)
Interest Rate Swap Receipt	0.00
Transfer to Collection Account	0.00
Available Funds	<u>13,677,943.11</u>

Distributions of Available Funds

(1) Class A Interest	301,669.32
(2) First Priority Principal Distributable Amount	0.00
(3) Class B Interest	37,911.67
(4) Second Priority Principal Distributable Amount	1,795,901.35
(5) Required Reserve Account	0.00
(6) Noteholders' Principal Distributable Amount	10,483,057.62
(7) Supplemental Reserve Amount	0.00
(8) Distribution to Certificateholders	1,059,403.15
(9) Remaining Amounts	0.00

Total Distributions of Available Funds 13,677,943.11

Servicing Fee	209,232.15
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 @ 08/15/18	234,752,737.44
Principal Paid	12,278,958.97
Note Balance @ 09/17/18	222,473,778.47

Class A-1

Note Balance @ 08/15/18	0.00
Principal Paid	0.00
Note Balance @ 09/17/18	0.00
Note Factor @ 09/17/18	0.00000000%

Class A-2a

Note Balance @ 08/15/18	0.00
Principal Paid	0.00
Note Balance @ 09/17/18	0.00
Note Factor @ 09/17/18	0.00000000%

Class A-2b

Note Balance @ 08/15/18	0.00
Principal Paid	0.00
Note Balance @ 09/17/18	0.00
Note Factor @ 09/17/18	0.00000000%

Class A-3

Note Balance @ 08/15/18	88,592,737.44
Principal Paid	12,278,958.97
Note Balance @ 09/17/18	76,313,778.47
Note Factor @ 09/17/18	32.6127258%

Class A-4

Note Balance @ 08/15/18	125,000,000.00
Principal Paid	0.00
Note Balance @ 09/17/18	125,000,000.00
Note Factor @ 09/17/18	100.00000000%

Class B

Note Balance @ 08/15/18	21,160,000.00
Principal Paid	0.00
Note Balance @ 09/17/18	21,160,000.00
Note Factor @ 09/17/18	100.00000000%

Interest & Principal Payments **\$ Amount**

Total Interest Paid	339,580.99
Total Principal Paid	12,278,958.97
Total Paid	<u>12,618,539.96</u>

Class A-1

Coupon	0.41000%
Interest Paid	0.00
Principal Paid	0.00
Total Paid to A-1 Holders	<u>0.00</u>

Class A-2a

Coupon	0.96000%
Interest Paid	0.00
Principal Paid	0.00
Total Paid to A-2a Holders	<u>0.00</u>

Class A-2b

One-Month Libor	2.06269%
Coupon	2.46269%
Interest Paid	0.00
Principal Paid	0.00
Total Paid to A-2b Holders	<u>0.00</u>

Class A-3

Coupon	1.49000%
Interest Paid	110,002.65
Principal Paid	12,278,958.97
Total Paid to A-3 Holders	<u>12,388,961.62</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	0.3364987
Total Interest Carryover Shortfall	0.0000000
Total Principal Distribution Amount	12.1675046
Total Distribution Amount	<u>12.5040033</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	0.4700968
A-3 Interest Carryover Shortfall	0.0000000
A-3 Principal Distribution Amount	52.4741836
Total A-3 Distribution Amount	<u>52.9442804</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	146.26
Noteholders' Principal Distributable Amount	853.74

Account Balances

\$ Amount

Advances

Balance as of 07/31/18	73,741.17
Balance as of 08/31/18	69,335.06
Change	(4,406.11)

Reserve Account

Balance as of 08/15/18	17,081,024.89
Investment Earnings	26,857.29
Investment Earnings Paid	(26,857.29)
Deposit/(Withdrawal)	-
Balance as of 09/17/18	17,081,024.89
Change	-

Total Reserve Amount	17,081,024.89
----------------------	---------------

World Omni Auto Receivables Trust 2015-B
CASH MOVEMENT
August 31, 2018

	<u>Collection</u>	<u>Distribution</u>	<u>Reserve</u>
Beginning Balance	0.00	0.00	17,081,024.89
Beginning Collections Balance			
Collections Wired through 08/31/18	13,844,433.81		
Servicer advance/(reimbursement) through 08/31/18	(4,406.11)		
Investments earnings through 08/31/18	20,290.27		
Deposit to accounts			26,857.29
Transfer to WOFCO			
Transfer to Reserve Account			
Transfer to Collection Account	0.00		0.00
Total Activity through 08/31/18	<u>13,860,317.97</u>		<u>26,857.29</u>
Transfer to Distribution Account	(13,651,085.82)	13,677,943.11	(26,857.29)
Available Funds	<u>209,232.15</u>	<u>13,677,943.11</u>	<u>17,081,024.89</u>
Disbursements:			
Principal payments to Investors:			
Certificate A-1		0.00	
Certificate A-2a		0.00	
Certificate A-2b		0.00	
Certificate A-3		12,278,958.97	
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		110,002.65	
Certificate A-4		191,666.67	
Certificate B		37,911.67	
Servicing fee	209,232.15		0.00
Supplemental Reserve Amount Excess to Certificateholder		1,059,403.15	
Funds to be disbursed	<u>209,232.15</u>	<u>13,677,943.11</u>	<u>0.00</u>
Leave Excess in Collection Account	0.00		
Supplemental Reserve Amount Deposit			0.00
Collection Balance at 08/31/18	0.00		
Balance after distribution	<u>0.00</u>	<u>0.00</u>	<u>17,081,024.89</u>