

World Omni Auto Receivables Trust 2015-B
Monthly Servicer Certificate
February 28, 2018

Dates Covered

Collections Period	02/01/18 - 02/28/18
Interest Accrual Period	02/15/18 - 03/14/18
30/360 Days	30
Actual/360 Days	28
Distribution Date	03/15/18

Collateral Pool Balance Data

	\$ Amount	# of Accounts
Pool Balance at 01/31/18	331,743,318.62	22,869
Yield Supplement Overcollateralization Amount 01/31/18	8,331,653.34	0
Receivables Balance 01/31/18	340,074,971.96	22,869
Principal Payments	13,942,434.65	461
Defaulted Receivables	781,694.97	44
Repurchased Accounts	0.00	0
Yield Supplement Overcollateralization Amount at 02/28/18	7,787,040.09	0
Pool Balance at 02/28/18	<u>317,563,802.25</u>	<u>22,364</u>

Pool Statistics

	\$ Amount	# of Accounts
Aggregate Starting Principal Balance	1,080,585,328.57	48,642
Pool Factor	30.11%	
Prepayment ABS Speed	1.20%	
Overcollateralization Target Amount	14,290,371.10	
Actual Overcollateralization	14,290,371.10	
Weighted Average APR	4.00%	
Weighted Average APR, Yield Adjusted	5.66%	
Weighted Average Remaining Term	38.78	

Delinquent Receivables:

Past Due 31-60 days	7,193,578.09	387
Past Due 61-90 days	2,327,261.19	131
Past Due 91-120 days	334,646.28	21
Past Due 121+ days	0.00	0
Total	<u>9,855,485.56</u>	<u>539</u>

Total 31+ Delinquent as % Ending Pool Balance 3.10%

Recoveries 487,178.53

Aggregate Net Losses/(Gains) - February 2018 294,516.44

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

Current Net Losses Ratio	1.04%
Prior Net Losses Ratio	0.73%
Second Prior Net Losses Ratio	2.38%
Third Prior Net Losses Ratio	1.83%
Four Month Average	<u>1.50%</u>

Cumulative Net Loss as a % of Aggregate Starting Principal Balance 1.69%

Flow of Funds

	\$ Amount
Collections	15,508,671.13
Advances	(13,732.81)
Investment Earnings on Cash Accounts	29,270.75
Servicing Fee	(283,395.81)
Interest Rate Swap Receipt	0.00
Transfer to Collection Account	0.00
Available Funds	<u>15,240,813.26</u>

Distributions of Available Funds

(1) Class A Interest	403,563.13
(2) First Priority Principal Distributable Amount	0.00
(3) Class B Interest	37,911.67
(4) Second Priority Principal Distributable Amount	0.00
(5) Required Reserve Account	0.00
(6) Noteholders' Principal Distributable Amount	13,541,438.13
(7) Supplemental Reserve Amount	1,257,900.33
(8) Distribution to Certificateholders	0.00
(9) Remaining Amounts	0.00

Total Distributions of Available Funds 15,240,813.26

Servicing Fee	283,395.81
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 @ 02/15/18	316,814,869.28
Principal Paid	13,541,438.13
Note Balance @ 03/15/18	303,273,431.15

Class A-1

Note Balance @ 02/15/18	0.00
Principal Paid	0.00
Note Balance @ 03/15/18	0.00
Note Factor @ 03/15/18	0.0000000%

Class A-2a

Note Balance @ 02/15/18	0.00
Principal Paid	0.00
Note Balance @ 03/15/18	0.00
Note Factor @ 03/15/18	0.0000000%

Class A-2b

Note Balance @ 02/15/18	0.00
Principal Paid	0.00
Note Balance @ 03/15/18	0.00
Note Factor @ 03/15/18	0.0000000%

Class A-3

Note Balance @ 02/15/18	170,654,869.28
Principal Paid	13,541,438.13
Note Balance @ 03/15/18	157,113,431.15
Note Factor @ 03/15/18	67.1424919%

Class A-4

Note Balance @ 02/15/18	125,000,000.00
Principal Paid	0.00
Note Balance @ 03/15/18	125,000,000.00
Note Factor @ 03/15/18	100.0000000%

Class B

Note Balance @ 02/15/18	21,160,000.00
Principal Paid	0.00
Note Balance @ 03/15/18	21,160,000.00
Note Factor @ 03/15/18	100.0000000%

Interest & Principal Payments **\$ Amount**

Total Interest Paid	441,474.80
Total Principal Paid	13,541,438.13
Total Paid	<u>13,982,912.93</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	1.58750%
Coupon	1.98750%
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	211,896.46
Principal Paid	13,541,438.13
Total Paid to A-3 Holders	<u>13,753,334.59</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	0.4374676
Total Interest Carryover Shortfall	0.0000000
Total Principal Distribution Amount	13.4185244
Total Distribution Amount	<u>13.8559920</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	0.9055404
A-3 Interest Carryover Shortfall	0.0000000
A-3 Principal Distribution Amount	57.8693937
Total A-3 Distribution Amount	<u>58.7749341</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	0.00
Noteholders' Principal Distributable Amount	1,000.00

Account Balances

\$ Amount

Advances

Balance as of 01/31/18	97,084.02
Balance as of 02/28/18	83,351.21
Change	(13,732.81)

Reserve Account

Balance as of 02/15/18	14,069,711.87
Investment Earnings	13,227.48
Investment Earnings Paid	(13,227.48)
Deposit/(Withdrawal)	1,257,900.33
Balance as of 03/15/18	15,327,612.20
Change	1,257,900.33

Total Reserve Amount	15,327,612.20
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World Omni Auto Receivables Trust 2015-B
 CASH MOVEMENT
 February 28, 2018

	<u>Collection</u>	<u>Distribution</u>	<u>Reserve</u>
Beginning Balance	0.00	0.00	14,069,711.87
Beginning Collections Balance			
Collections Wired through 02/28/18	15,508,671.13		
Servicer advance/(reimbursement) through 02/28/18	(13,732.81)		
Investments earnings through 02/28/18	16,043.27		13,227.48
Deposit to accounts			
Transfer to WOFCO			
Transfer to Reserve Account			
Transfer to Collection Account	0.00		0.00
Total Activity through 02/28/18	<u>15,510,981.59</u>		<u>13,227.48</u>
Transfer to Distribution Account	(15,227,585.78)	15,240,813.26	<u>(13,227.48)</u>
Available Funds	<u>283,395.81</u>	<u>15,240,813.26</u>	<u>14,069,711.87</u>
Disbursements:			
Principal payments to Investors:			
Certificate A-1		0.00	
Certificate A-2a		0.00	
Certificate A-2b		0.00	
Certificate A-3		13,541,438.13	
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		211,896.46	
Certificate A-4		191,666.67	
Certificate B		37,911.67	
Servicing fee	283,395.81		
Supplemental Reserve Amount		1,257,900.33	
Excess to Certificateholder		0.00	
Funds to be disbursed	<u>283,395.81</u>	<u>15,240,813.26</u>	<u>0.00</u>
Leave Excess in Collection Account	0.00		
Supplemental Reserve Amount Deposit			1,257,900.33
Collection Balance at 02/28/18	0.00		
Balance after distribution	<u>0.00</u>	<u>0.00</u>	<u>15,327,612.20</u>