

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

Dates Covered

Collections Period	01/01/18 - 01/31/18
Interest Accrual Period	01/16/18 - 02/14/18
30/360 Days	30
Actual/360 Days	30
Distribution Date	02/15/18

Collateral Pool Balance Data

	\$ Amount	# of Accounts
Pool Balance at 12/31/17	347,583,223.59	23,554
Yield Supplement Overcollateralization Amount 12/31/17	8,952,692.26	0
Receivables Balance 12/31/17	356,535,915.85	23,554
Principal Payments	15,768,658.11	645
Defaulted Receivables	692,285.78	40
Repurchased Accounts	0.00	0
Yield Supplement Overcollateralization Amount at 01/31/18	8,331,653.34	0
Pool Balance at 01/31/18	<u>331,743,318.62</u>	<u>22,869</u>

Pool Statistics

	\$ Amount	# of Accounts
Aggregate Starting Principal Balance	1,080,585,328.57	48,642
Pool Factor	31.47%	
Prepayment ABS Speed	1.33%	
Overcollateralization Target Amount	14,928,449.34	
Actual Overcollateralization	14,928,449.34	
Weighted Average APR	4.00%	
Weighted Average APR, Yield Adjusted	5.66%	
Weighted Average Remaining Term	39.63	
Delinquent Receivables:		
Past Due 31-60 days	8,468,854.18	479
Past Due 61-90 days	2,304,706.37	123
Past Due 91-120 days	421,454.65	25
Past Due 121+ days	0.00	0
Total	<u>11,195,015.20</u>	<u>627</u>

Total 31+ Delinquent as % Ending Pool Balance 3.37%

Recoveries 475,030.35

Aggregate Net Losses/(Gains) - January 2018 217,255.43

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

Current Net Losses Ratio	0.73%
Prior Net Losses Ratio	2.38%
Second Prior Net Losses Ratio	1.83%
Third Prior Net Losses Ratio	1.49%
Four Month Average	<u>1.61%</u>

Cumulative Net Loss as a % of Aggregate Starting Principal Balance 1.66%

Flow of Funds

	\$ Amount
Collections	17,477,822.60
Advances	(617.75)
Investment Earnings on Cash Accounts	31,896.02
Servicing Fee	(297,113.26)
Interest Rate Swap Receipt	0.00
Transfer to Collection Account	0.00
Available Funds	<u>17,211,987.61</u>

Distributions of Available Funds

(1) Class A Interest	422,345.96
(2) First Priority Principal Distributable Amount	0.00
(3) Class B Interest	37,911.67
(4) Second Priority Principal Distributable Amount	198,659.91
(5) Required Reserve Account	0.00
(6) Noteholders' Principal Distributable Amount	14,928,449.34
(7) Supplemental Reserve Amount	1,624,620.73
(8) Distribution to Certificateholders	0.00
(9) Remaining Amounts	0.00

Total Distributions of Available Funds 17,211,987.61

Servicing Fee	297,113.26
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 @ 01/16/18	331,941,978.53
Principal Paid	15,127,109.25
Note Balance @ 02/15/18	316,814,869.28

Class A-1

Note Balance @ 01/16/18	0.00
Principal Paid	0.00
Note Balance @ 02/15/18	0.00
Note Factor @ 02/15/18	0.0000000%

Class A-2a

Note Balance @ 01/16/18	0.00
Principal Paid	0.00
Note Balance @ 02/15/18	0.00
Note Factor @ 02/15/18	0.0000000%

Class A-2b

Note Balance @ 01/16/18	0.00
Principal Paid	0.00
Note Balance @ 02/15/18	0.00
Note Factor @ 02/15/18	0.0000000%

Class A-3

Note Balance @ 01/16/18	185,781,978.53
Principal Paid	15,127,109.25
Note Balance @ 02/15/18	170,654,869.28
Note Factor @ 02/15/18	72.9294313%

Class A-4

Note Balance @ 01/16/18	125,000,000.00
Principal Paid	0.00
Note Balance @ 02/15/18	125,000,000.00
Note Factor @ 02/15/18	100.0000000%

Class B

Note Balance @ 01/16/18	21,160,000.00
Principal Paid	0.00
Note Balance @ 02/15/18	21,160,000.00
Note Factor @ 02/15/18	100.0000000%

Interest & Principal Payments **\$ Amount**

Total Interest Paid	460,257.63
Total Principal Paid	15,127,109.25
Total Paid	<u>15,587,366.88</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	1.55947%
Coupon	1.95947%
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	230,679.29
Principal Paid	15,127,109.25
Total Paid to A-3 Holders	<u>15,357,788.54</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	0.4560799
Total Interest Carryover Shortfall	0.0000000
Total Principal Distribution Amount	14.9898027
Total Distribution Amount	<u>15.4458826</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	0.9858089
A-3 Interest Carryover Shortfall	0.0000000
A-3 Principal Distribution Amount	64.6457660
Total A-3 Distribution Amount	<u>65.6315749</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	13.13
Noteholders' Principal Distributable Amount	986.87

Account Balances

\$ Amount

Advances

Balance as of 12/31/17	97,701.77
Balance as of 01/31/18	97,084.02
Change	(617.75)

Reserve Account

Balance as of 01/16/18	12,445,091.14
Investment Earnings	13,166.47
Investment Earnings Paid	(13,166.47)
Deposit/(Withdrawal)	1,624,620.73
Balance as of 02/15/18	14,069,711.87
Change	1,624,620.73

Total Reserve Amount	14,069,711.87
----------------------	---------------

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

	<u>Collection</u>	<u>Distribution</u>	<u>Reserve</u>
Beginning Balance	0.00	0.00	12,445,091.14
Beginning Collections Balance			
Collections Wired through 01/31/18	17,477,822.60		
Servicer advance/(reimbursement) through 01/31/18	(617.75)		
Investments earnings through 01/31/18	18,729.55		13,166.47
Deposit to accounts			
Transfer to WOFCO			
Transfer to Reserve Account	0.00		0.00
Transfer to Collection Account	17,495,934.40		13,166.47
Total Activity through 01/31/18	<u>(17,198,821.14)</u>	<u>17,211,987.61</u>	<u>(13,166.47)</u>
Transfer to Distribution Account			
Available Funds	<u>297,113.26</u>	<u>17,211,987.61</u>	<u>12,445,091.14</u>
Disbursements:			
Principal payments to Investors:			
Certificate A-1		0.00	
Certificate A-2a		0.00	
Certificate A-2b		0.00	
Certificate A-3		15,127,109.25	
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		230,679.29	
Certificate A-4		191,666.67	
Certificate B		37,911.67	
Servicing fee	297,113.26	1,624,620.73	
Supplemental Reserve Amount		0.00	
Excess to Certificateholder	<u>297,113.26</u>	<u>17,211,987.61</u>	<u>0.00</u>
Funds to be disbursed	0.00		
Leave Excess in Collection Account			
Supplemental Reserve Amount Deposit			1,624,620.73
Collection Balance at 01/31/18	0.00		
Balance after distribution	<u>0.00</u>	<u>0.00</u>	<u>14,069,711.87</u>