

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

Dates Covered

Collections Period	07/01/18 - 07/31/18
Interest Accrual Period	07/16/18 - 08/14/18
30/360 Days	30
Actual/360 Days	30
Distribution Date	08/15/18

Collateral Pool Balance Data

	\$ Amount	# of Accounts
Pool Balance at 06/30/18	258,695,891.57	19,918
Yield Supplement Overcollateralization Amount 06/30/18	5,708,412.87	0
Receivables Balance 06/30/18	264,404,304.44	19,918
Principal Payments	12,688,869.74	494
Defaulted Receivables	636,856.54	40
Repurchased Accounts	0.00	0
Yield Supplement Overcollateralization Amount at 07/31/18	5,264,193.41	0
Pool Balance at 07/31/18	245,814,384.75	19,384

Pool Statistics

	\$ Amount	# of Accounts
Aggregate Starting Principal Balance	1,080,585,328.57	48,642
Pool Factor	23.24%	
Prepayment ABS Speed	1.25%	
Overcollateralization Target Amount	11,061,647.31	
Actual Overcollateralization	11,061,647.31	
Weighted Average APR	4.02%	
Weighted Average APR, Yield Adjusted	5.66%	
Weighted Average Remaining Term	34.25	

Delinquent Receivables:

Past Due 31-60 days	6,060,038.96	353
Past Due 61-90 days	1,725,579.23	102
Past Due 91-120 days	325,871.11	19
Past Due 121+ days	0.00	0
Total	8,111,489.30	474

Total 31+ Delinquent as % Ending Pool Balance 3.30%

Recoveries 359,331.41

Aggregate Net Losses/(Gains) - July 2018 277,525.13

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

Current Net Losses Ratio	1.26%
Prior Net Losses Ratio	0.83%
Second Prior Net Losses Ratio	0.98%
Third Prior Net Losses Ratio	0.61%
Four Month Average	0.92%

Cumulative Net Loss as a % of Aggregate Starting Principal Balance 1.80%

Flow of Funds

	\$ Amount
Collections	13,929,771.91
Advances	(2,758.70)
Investment Earnings on Cash Accounts	48,515.36
Servicing Fee	(220,336.92)
Interest Rate Swap Receipt	0.00
Transfer to Collection Account	0.00
Available Funds	13,755,191.65

Distributions of Available Funds

(1) Class A Interest	316,944.10
(2) First Priority Principal Distributable Amount	0.00
(3) Class B Interest	37,911.67
(4) Second Priority Principal Distributable Amount	1,240,191.70
(5) Required Reserve Account	0.00
(6) Noteholders' Principal Distributable Amount	11,061,647.31
(7) Supplemental Reserve Amount	0.00
(8) Distribution to Certificateholders	1,098,496.87
(9) Remaining Amounts	0.00

Total Distributions of Available Funds 13,755,191.65

Servicing Fee	220,336.92
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 @ 07/16/18	247,054,576.45
Principal Paid	12,301,839.01
Note Balance @ 08/15/18	234,752,737.44

Class A-1

Note Balance @ 07/16/18	0.00
Principal Paid	0.00
Note Balance @ 08/15/18	0.00
Note Factor @ 08/15/18	0.00000000%

Class A-2a

Note Balance @ 07/16/18	0.00
Principal Paid	0.00
Note Balance @ 08/15/18	0.00
Note Factor @ 08/15/18	0.00000000%

Class A-2b

Note Balance @ 07/16/18	0.00
Principal Paid	0.00
Note Balance @ 08/15/18	0.00
Note Factor @ 08/15/18	0.00000000%

Class A-3

Note Balance @ 07/16/18	100,894,576.45
Principal Paid	12,301,839.01
Note Balance @ 08/15/18	88,592,737.44
Note Factor @ 08/15/18	37.8601442%

Class A-4

Note Balance @ 07/16/18	125,000,000.00
Principal Paid	0.00
Note Balance @ 08/15/18	125,000,000.00
Note Factor @ 08/15/18	100.00000000%

Class B

Note Balance @ 07/16/18	21,160,000.00
Principal Paid	0.00
Note Balance @ 08/15/18	21,160,000.00
Note Factor @ 08/15/18	100.00000000%

Interest & Principal Payments **\$ Amount**

Total Interest Paid	354,855.77
Total Principal Paid	12,301,839.01
Total Paid	<u>12,656,694.78</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	2.07163%
Coupon	2.47163%
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	125,277.43
Principal Paid	12,301,839.01
Total Paid to A-3 Holders	<u>12,427,116.44</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	0.3516348
Total Interest Carryover Shortfall	0.0000000
Total Principal Distribution Amount	12.1901770
Total Distribution Amount	<u>12.5418118</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	0.5353736
A-3 Interest Carryover Shortfall	0.0000000
A-3 Principal Distribution Amount	52.5719616
Total A-3 Distribution Amount	<u>53.1073352</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	100.81
Noteholders' Principal Distributable Amount	899.19

Account Balances

\$ Amount

Advances

Balance as of 06/30/18	76,499.87
Balance as of 07/31/18	73,741.17
Change	(2,758.70)

Reserve Account

Balance as of 07/16/18	17,081,024.89
Investment Earnings	26,855.61
Investment Earnings Paid	(26,855.61)
Deposit/(Withdrawal)	-
Balance as of 08/15/18	17,081,024.89
Change	-

Total Reserve Amount	17,081,024.89
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World Omni Auto Receivables Trust 2015-B
CASH MOVEMENT
July 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 07/31/18	13,929,771.91		
Servicer advance/(reimbursement) through 07/31/18	(2,758.70)		
Investments earnings through 07/31/18	21,659.75		26,855.61
Deposit to accounts			
Transfer to WOFCO			
Transfer to Reserve Account	0.00		0.00
Transfer to Collection Account	13,948,672.96		26,855.61
Total Activity through 07/31/18	(13,728,336.04)	13,755,191.65	(26,855.61)
Transfer to Distribution Account			
Available Funds	<u>220,336.92</u>	<u>13,755,191.65</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		12,301,839.01	
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		125,277.43	
Certificate A-4		191,666.67	
Certificate B		37,911.67	
Servicing fee	220,336.92		
Supplemental Reserve Amount		0.00	
Excess to Certificateholder		1,098,496.87	
Funds to be disbursed	<u>220,336.92</u>	<u>13,755,191.65</u>	<u>0.00</u>
Leave Excess in Collection Account	0.00		
Supplemental Reserve Amount Deposit			0.00
Collection Balance at 07/31/18	0.00		
Balance after distribution	<u>0.00</u>	<u>0.00</u>	<u>17,081,024.89</u>