

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

**Dates Covered**

Collections Period	09/01/18 - 09/30/18
Interest Accrual Period	09/17/18 - 10/14/18
30/360 Days	30
Actual/360 Days	28
Distribution Date	10/15/18

**Collateral Pool Balance Data**

	<b>\$ Amount</b>	<b># of Accounts</b>
Pool Balance at 08/31/18	232,956,836.09	18,865
Yield Supplement Overcollateralization Amount 08/31/18	4,835,189.52	0
Receivables Balance 08/31/18	237,792,025.61	18,865
Principal Payments	10,941,200.07	379
Defaulted Receivables	637,455.54	40
Repurchased Accounts	0.00	0
Yield Supplement Overcollateralization Amount at 09/30/18	4,477,783.31	0
Pool Balance at 09/30/18	<u>221,735,586.69</u>	<u>18,446</u>

**Pool Statistics**

	<b>\$ Amount</b>	<b># of Accounts</b>
Aggregate Starting Principal Balance	1,080,585,328.57	48,642
Pool Factor	20.93%	
Prepayment ABS Speed	1.13%	
Overcollateralization Target Amount	10,324,099.57	
Actual Overcollateralization	10,324,099.57	
Weighted Average APR	4.04%	
Weighted Average APR, Yield Adjusted	5.66%	
Weighted Average Remaining Term	32.48	
Delinquent Receivables:		
Past Due 31-60 days	6,187,976.01	373
Past Due 61-90 days	1,765,611.28	105
Past Due 91-120 days	189,469.51	13
Past Due 121+ days	0.00	0
Total	<u>8,143,056.80</u>	<u>491</u>

Total 31+ Delinquent as % Ending Pool Balance 3.67%

Recoveries 394,357.21

Aggregate Net Losses/(Gains) - September 2018 243,098.33

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

Current Net Losses Ratio	1.23%
Prior Net Losses Ratio	1.41%
Second Prior Net Losses Ratio	1.26%
Third Prior Net Losses Ratio	0.83%
Four Month Average	<u>1.18%</u>

Cumulative Net Loss as a % of Aggregate Starting Principal Balance 1.85%

**Flow of Funds**

	<b>\$ Amount</b>
Collections	12,082,772.97
Advances	(1,764.26)
Investment Earnings on Cash Accounts	46,845.30
Servicing Fee	(198,160.02)
Interest Rate Swap Receipt	0.00
Transfer to Collection Account	0.00
Available Funds	<u>11,929,693.99</u>

**Distributions of Available Funds**

(1) Class A Interest	286,422.94
(2) First Priority Principal Distributable Amount	0.00
(3) Class B Interest	37,911.67
(4) Second Priority Principal Distributable Amount	738,191.78
(5) Required Reserve Account	0.00
(6) Noteholders' Principal Distributable Amount	10,324,099.57
(7) Supplemental Reserve Amount	0.00
(8) Distribution to Certificateholders	543,068.03
(9) Remaining Amounts	0.00

Total Distributions of Available Funds 11,929,693.99

Servicing Fee	198,160.02
Unpaid Servicing Fee	-
Change in amount of the unpaid servicing fee from the prior period	-
<b>Note Balances &amp; Note Factors</b>	<b>\$ Amount</b>

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

**Total Class A & B**

Note Balance @ 09/17/18	222,473,778.47
Principal Paid	11,062,291.35
Note Balance @ 10/15/18	211,411,487.12

**Class A-1**

Note Balance @ 09/17/18	0.00
Principal Paid	0.00
Note Balance @ 10/15/18	0.00
Note Factor @ 10/15/18	0.00000000%

**Class A-2a**

Note Balance @ 09/17/18	0.00
Principal Paid	0.00
Note Balance @ 10/15/18	0.00
Note Factor @ 10/15/18	0.00000000%

**Class A-2b**

Note Balance @ 09/17/18	0.00
Principal Paid	0.00
Note Balance @ 10/15/18	0.00
Note Factor @ 10/15/18	0.00000000%

**Class A-3**

Note Balance @ 09/17/18	76,313,778.47
Principal Paid	11,062,291.35
Note Balance @ 10/15/18	65,251,487.12
Note Factor @ 10/15/18	27.8852509%

**Class A-4**

Note Balance @ 09/17/18	125,000,000.00
Principal Paid	0.00
Note Balance @ 10/15/18	125,000,000.00
Note Factor @ 10/15/18	100.00000000%

**Class B**

Note Balance @ 09/17/18	21,160,000.00
Principal Paid	0.00
Note Balance @ 10/15/18	21,160,000.00
Note Factor @ 10/15/18	100.00000000%

**Interest & Principal Payments**

**\$ Amount**

Total Interest Paid	324,334.61
Total Principal Paid	11,062,291.35
Total Paid	<u>11,386,625.96</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**

<b>One-Month Libor</b>	2.15844%
Coupon	2.55844%
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	94,756.27
Principal Paid	11,062,291.35
Total Paid to A-3 Holders	<u>11,157,047.62</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	0.3213907
Total Interest Carryover Shortfall	0.0000000
Total Principal Distribution Amount	10.9618805
Total Distribution Amount	<u>11.2832712</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	0.4049413
A-3 Interest Carryover Shortfall	0.0000000
A-3 Principal Distribution Amount	47.2747494
Total A-3 Distribution Amount	<u>47.6796907</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	66.73
Noteholders' Principal Distributable Amount	933.27

**Account Balances****\$ Amount****Advances**

Balance as of 08/31/18	69,335.06
Balance as of 09/30/18	67,570.80
Change	(1,764.26)

**Reserve Account**

Balance as of 09/17/18	17,081,024.89
Investment Earnings	26,458.14
Investment Earnings Paid	(26,458.14)
Deposit/(Withdrawal)	-
Balance as of 10/15/18	17,081,024.89
Change	-

Required Reserve Amount	17,081,024.89
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World Omni Auto Receivables Trust 2015-B  
 CASH MOVEMENT  
 September 30, 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 09/30/18	12,082,772.97		
Servicer advance/(reimbursement) through 09/30/18	(1,764.26)		
Investments earnings through 09/30/18	20,387.16		26,458.14
Deposit to accounts			
Transfer to WOFCO			
Transfer to Reserve Account	0.00		0.00
Transfer to Collection Account	12,101,395.87		26,458.14
Total Activity through 09/30/18	(11,903,235.85)	11,929,693.99	(26,458.14)
Transfer to Distribution Account			
Available Funds	198,160.02	11,929,693.99	17,081,024.89
Disbursements:			
Principal payments to Investors:			
Certificate A-1		0.00	
Certificate A-2a		0.00	
Certificate A-2b		0.00	
Certificate A-3		11,062,291.35	
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		94,756.27	
Certificate A-4		191,666.67	
Certificate B		37,911.67	
Servicing fee	198,160.02		
Supplemental Reserve Amount		0.00	
Excess to Certificateholder		543,068.03	
Funds to be disbursed	198,160.02	11,929,693.99	0.00
Leave Excess in Collection Account	0.00		
Supplemental Reserve Amount Deposit			0.00
Collection Balance at 09/30/18	0.00		
Balance after distribution	0.00	0.00	17,081,024.89