

**World Omni Auto Receivables Trust 2015-B**  
**Monthly Servicer Certificate**  
**April 30, 2019**

**Dates Covered**

Collections Period	04/01/19 - 04/30/19
Interest Accrual Period	04/15/19 - 05/14/19
30/360 Days	30
Actual/360 Days	30
Distribution Date	05/15/19

**Collateral Pool Balance Data**

	<b>\$ Amount</b>	<b># of Accounts</b>
Pool Balance at 03/31/19	158,301,151.88	16,031
Yield Supplement Overcollateralization Amount 03/31/19	2,581,197.96	0
Receivables Balance 03/31/19	160,882,349.84	16,031
Principal Payments	9,566,194.74	447
Defaulted Receivables	364,624.39	25
Repurchased Accounts	0.00	0
Yield Supplement Overcollateralization Amount at 04/30/19	2,331,080.64	0
Pool Balance at 04/30/19	148,620,450.07	15,559

**Pool Statistics**

	<b>\$ Amount</b>	<b># of Accounts</b>
Aggregate Starting Principal Balance	1,080,585,328.57	48,642
Pool Factor	13.97%	
Prepayment ABS Speed	1.18%	
Overcollateralization Target Amount	10,324,099.57	
Actual Overcollateralization	10,324,099.57	
Weighted Average APR	4.13%	
Weighted Average APR, Yield Adjusted	5.70%	
Weighted Average Remaining Term	26.22	

**Delinquent Receivables:**

Past Due 31-60 days	4,304,040.37	299
Past Due 61-90 days	838,114.91	65
Past Due 91-120 days	223,821.07	17
Past Due 121+ days	0.00	0
Total	5,365,976.35	381

Total 31+ Delinquent as % Ending Pool Balance 3.61%

Recoveries 342,221.95

Aggregate Net Losses/(Gains) - April 2019 22,402.44

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

Current Net Losses Ratio	0.17%
Prior Net Losses Ratio	0.00%
Second Prior Net Losses Ratio	0.60%
Third Prior Net Losses Ratio	1.17%
Four Month Average	0.49%

Cumulative Net Loss as a % of Aggregate Starting Principal Balance 1.92%

**Flow of Funds**

**\$ Amount**

Collections	10,466,858.82
Advances	1,572.05
Investment Earnings on Cash Accounts	35,893.32
Servicing Fee	(134,068.62)
Interest Rate Swap Receipt	0.00
Transfer to Collection Account	0.00
Available Funds	10,370,255.57

**Distributions of Available Funds**

(1) Class A Interest	193,922.84
(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	9,680,701.81
(7) Supplemental Reserve Amount	0.00
(8) Distribution to Certificateholders	457,719.25
(9) Remaining Amounts	0.00

Total Distributions of Available Funds 10,370,255.57

Servicing Fee	134,068.62
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 @ 04/15/19	147,977,052.31
Principal Paid	9,680,701.81
Note Balance @ 05/15/19	138,296,350.50

**Class A-1**

Note Balance @ 04/15/19	0.00
Principal Paid	0.00
Note Balance @ 05/15/19	0.00
Note Factor @ 05/15/19	0.0000000%

**Class A-2a**

Note Balance @ 04/15/19	0.00
Principal Paid	0.00
Note Balance @ 05/15/19	0.00
Note Factor @ 05/15/19	0.0000000%

**Class A-2b**

Note Balance @ 04/15/19	0.00
Principal Paid	0.00
Note Balance @ 05/15/19	0.00
Note Factor @ 05/15/19	0.0000000%

**Class A-3**

Note Balance @ 04/15/19	1,817,052.31
Principal Paid	1,817,052.31
Note Balance @ 05/15/19	0.00
Note Factor @ 05/15/19	0.0000000%

**Class A-4**

Note Balance @ 04/15/19	125,000,000.00
Principal Paid	7,863,649.50
Note Balance @ 05/15/19	117,136,350.50
Note Factor @ 05/15/19	93.7090804%

**Class B**

Note Balance @ 04/15/19	21,160,000.00
Principal Paid	0.00
Note Balance @ 05/15/19	21,160,000.00
Note Factor @ 05/15/19	100.0000000%

**Interest & Principal Payments** **\$ Amount**

Total Interest Paid	231,834.51
Total Principal Paid	9,680,701.81
Total Paid	<u>9,912,536.32</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>	2.47263%
Coupon	2.87263%
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	2,256.17
Principal Paid	1,817,052.31
Total Paid to A-3 Holders	<u>1,819,308.48</u>

<b>Class A-4</b>	
Coupon	1.84000%
Interest Paid	191,666.67
Principal Paid	7,863,649.50
Total Paid to A-4 Holders	<u>8,055,316.17</u>

<b>Class B</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	0.2297302
Total Interest Carryover Shortfall	0.0000000
Total Principal Distribution Amount	9.5928315
Total Distribution Amount	<u>9.8225617</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	0.0096418
A-3 Interest Carryover Shortfall	0.0000000
A-3 Principal Distribution Amount	7.7651808
Total A-3 Distribution Amount	<u>7.7748226</u>

A-4 Interest Distribution Amount	1.5333334
A-4 Interest Carryover Shortfall	0.0000000
A-4 Principal Distribution Amount	62.9091960
Total A-4 Distribution Amount	<u>64.4425294</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 03/31/19	42,724.95
Balance as of 04/30/19	44,297.00
Change	1,572.05

**Reserve Account**

Balance as of 04/15/19	17,081,024.89
Investment Earnings	33,023.00
Investment Earnings Paid	(33,023.00)
Deposit/(Withdrawal)	-
Balance as of 05/15/19	17,081,024.89
Change	-

Required Reserve Amount	17,081,024.89
-------------------------	---------------

World Omni Auto Receivables Trust 2015-B  
CASH MOVEMENT  
April 30, 2019

	<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 04/30/19	10,466,858.82		
Servicer advance/(reimbursement) through 04/30/19	1,572.05		
Investments earnings through 04/30/19	2,870.32		33,023.00
Deposit to accounts			
Transfer to WOFCO			
Transfer to Reserve Account	0.00		0.00
Transfer to Collection Account	10,471,301.19		33,023.00
Total Activity through 04/30/19	(10,337,232.57)	10,370,255.57	(33,023.00)
Transfer to Distribution Account			
Available Funds	<u>134,068.62</u>	<u>10,370,255.57</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		1,817,052.31	
Certificate A-4		7,863,649.50	
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		2,256.17	
Certificate A-4		191,666.67	
Certificate B		37,911.67	
Servicing fee	134,068.62		
Supplemental Reserve Amount		0.00	
Excess to Certificateholder		457,719.25	
Funds to be disbursed	<u>134,068.62</u>	<u>10,370,255.57</u>	<u>0.00</u>
Leave Excess in Collection Account	0.00		
Supplemental Reserve Amount Deposit			0.00
Collection Balance at 04/30/19	0.00		
Balance after distribution	<u>0.00</u>	<u>0.00</u>	<u>17,081,024.89</u>