

**World Omni Auto Receivables Trust 2015-B**  
**Monthly Servicer Certificate**  
**February 28, 2019**

**Dates Covered**

Collections Period	02/01/19 - 02/28/19
Interest Accrual Period	02/15/19 - 03/14/19
30/360 Days	30
Actual/360 Days	28
Distribution Date	03/15/19

**Collateral Pool Balance Data**

	<b>\$ Amount</b>	<b># of Accounts</b>
Pool Balance at 01/31/19	177,990,772.56	16,905
Yield Supplement Overcollateralization Amount 01/31/19	3,118,488.83	0
Receivables Balance 01/31/19	181,109,261.39	16,905
Principal Payments	9,280,772.55	344
Defaulted Receivables	382,304.50	27
Repurchased Accounts	0.00	0
Yield Supplement Overcollateralization Amount at 02/28/19	2,855,490.64	0
Pool Balance at 02/28/19	<u>168,590,693.70</u>	<u>16,534</u>

**Pool Statistics**

	<b>\$ Amount</b>	<b># of Accounts</b>
Aggregate Starting Principal Balance	1,080,585,328.57	48,642
Pool Factor	15.87%	
Prepayment ABS Speed	1.07%	
Overcollateralization Target Amount	10,324,099.57	
Actual Overcollateralization	10,324,099.57	
Weighted Average APR	4.10%	
Weighted Average APR, Yield Adjusted	5.69%	
Weighted Average Remaining Term	28.01	
Delinquent Receivables:		
Past Due 31-60 days	4,370,662.38	288
Past Due 61-90 days	1,223,997.68	88
Past Due 91-120 days	153,704.78	15
Past Due 121+ days	0.00	0
Total	<u>5,748,364.84</u>	<u>391</u>

Total 31+ Delinquent as % Ending Pool Balance 3.41%

Recoveries 291,616.77

Aggregate Net Losses/(Gains) - February 2019 90,687.73

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

Current Net Losses Ratio	0.60%
Prior Net Losses Ratio	1.17%
Second Prior Net Losses Ratio	0.44%
Third Prior Net Losses Ratio	0.99%
Four Month Average	<u>0.80%</u>

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

**Flow of Funds**

	<b>\$ Amount</b>
Collections	10,164,437.29
Advances	(9,657.11)
Investment Earnings on Cash Accounts	49,687.18
Servicing Fee	(150,924.38)
Interest Rate Swap Receipt	0.00
Transfer to Collection Account	0.00
Available Funds	<u>10,053,542.98</u>

**Distributions of Available Funds**

(1) Class A Interest	218,370.79
(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	9,400,078.86
(7) Supplemental Reserve Amount	0.00
(8) Distribution to Certificateholders	397,181.66
(9) Remaining Amounts	0.00

Total Distributions of Available Funds 10,053,542.98

Servicing Fee	150,924.38
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 @ 02/15/19	167,666,672.99
Principal Paid	9,400,078.86
Note Balance @ 03/15/19	158,266,594.13

**Class A-1**

Note Balance @ 02/15/19	0.00
Principal Paid	0.00
Note Balance @ 03/15/19	0.00
Note Factor @ 03/15/19	0.0000000%

**Class A-2a**

Note Balance @ 02/15/19	0.00
Principal Paid	0.00
Note Balance @ 03/15/19	0.00
Note Factor @ 03/15/19	0.0000000%

**Class A-2b**

Note Balance @ 02/15/19	0.00
Principal Paid	0.00
Note Balance @ 03/15/19	0.00
Note Factor @ 03/15/19	0.0000000%

**Class A-3**

Note Balance @ 02/15/19	21,506,672.99
Principal Paid	9,400,078.86
Note Balance @ 03/15/19	12,106,594.13
Note Factor @ 03/15/19	5.1737582%

**Class A-4**

Note Balance @ 02/15/19	125,000,000.00
Principal Paid	0.00
Note Balance @ 03/15/19	125,000,000.00
Note Factor @ 03/15/19	100.0000000%

**Class B**

Note Balance @ 02/15/19	21,160,000.00
Principal Paid	0.00
Note Balance @ 03/15/19	21,160,000.00
Note Factor @ 03/15/19	100.0000000%

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

Total Interest Paid	256,282.46
Total Principal Paid	9,400,078.86
Total Paid	<u>9,656,361.32</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>	2.48875%
Coupon	2.88875%
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	26,704.12
Principal Paid	9,400,078.86
Total Paid to A-3 Holders	<u>9,426,782.98</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	0.2539562
Total Interest Carryover Shortfall	0.0000000
Total Principal Distribution Amount	9.3147557
Total Distribution Amount	<u>9.5687119</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	0.1141202
A-3 Interest Carryover Shortfall	0.0000000
A-3 Principal Distribution Amount	40.1712772
Total A-3 Distribution Amount	<u>40.2853974</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 01/31/19	56,384.49
Balance as of 02/28/19	46,727.38
Change	(9,657.11)

**Reserve Account**

Balance as of 02/15/19	17,081,024.89
Investment Earnings	30,823.52
Investment Earnings Paid	(30,823.52)
Deposit/(Withdrawal)	-
Balance as of 03/15/19	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  
February 28, 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 02/28/19	10,164,437.29		
Servicer advance/(reimbursement) through 02/28/19	(9,657.11)		
Investments earnings through 02/28/19	18,863.66		30,823.52
Deposit to accounts			
Transfer to WOFCO	0.00		0.00
Transfer to Reserve Account			
Transfer to Collection Account	10,173,643.84		30,823.52
Total Activity through 02/28/19	(10,022,719.46)	10,053,542.98	(30,823.52)
Transfer to Distribution Account			
Available Funds	<u>150,924.38</u>	<u>10,053,542.98</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		9,400,078.86	
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		26,704.12	
Certificate A-4		191,666.67	
Certificate B		37,911.67	
Servicing fee	150,924.38		
Supplemental Reserve Amount		0.00	
Excess to Certificateholder		397,181.66	
Funds to be disbursed	<u>150,924.38</u>	<u>10,053,542.98</u>	<u>0.00</u>
Leave Excess in Collection Account	0.00		
Supplemental Reserve Amount Deposit			0.00
Collection Balance at 02/28/19	0.00		
Balance after distribution	<u>0.00</u>	<u>0.00</u>	<u>17,081,024.89</u>