

**World Omni Auto Receivables Trust 2015-B**  
**Monthly Servicer Certificate**  
**January 31, 2019**

**Dates Covered**

Collections Period	01/01/19 - 01/31/19
Interest Accrual Period	01/15/19 - 02/14/19
30/360 Days	30
Actual/360 Days	31
Distribution Date	02/15/19

**Collateral Pool Balance Data**

	<b>\$ Amount</b>	<b># of Accounts</b>
Pool Balance at 12/31/18	189,003,499.05	17,353
Yield Supplement Overcollateralization Amount 12/31/18	3,441,700.27	0
Receivables Balance 12/31/18	192,445,199.32	17,353
Principal Payments	10,935,226.46	421
Defaulted Receivables	400,711.47	27
Repurchased Accounts	0.00	0
Yield Supplement Overcollateralization Amount at 01/31/19	3,118,488.83	0
Pool Balance at 01/31/19	<u>177,990,772.56</u>	<u>16,905</u>

**Pool Statistics**

	<b>\$ Amount</b>	<b># of Accounts</b>
Aggregate Starting Principal Balance	1,080,585,328.57	48,642
Pool Factor	16.76%	
Prepayment ABS Speed	1.23%	
Overcollateralization Target Amount	10,324,099.57	
Actual Overcollateralization	10,324,099.57	
Weighted Average APR	4.09%	
Weighted Average APR, Yield Adjusted	5.68%	
Weighted Average Remaining Term	28.86	

**Delinquent Receivables:**

Past Due 31-60 days	5,068,374.71	335
Past Due 61-90 days	1,480,825.07	103
Past Due 91-120 days	228,970.85	19
Past Due 121+ days	0.00	0
Total	<u>6,778,170.63</u>	<u>457</u>

Total 31+ Delinquent as % Ending Pool Balance 3.81%

Recoveries 213,175.76

Aggregate Net Losses/(Gains) - January 2019 187,535.71

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

Current Net Losses Ratio	1.17%
Prior Net Losses Ratio	0.44%
Second Prior Net Losses Ratio	0.99%
Third Prior Net Losses Ratio	0.88%
Four Month Average	<u>0.87%</u>

Cumulative Net Loss as a % of Aggregate Starting Principal Balance 1.91%

**Flow of Funds**

	<b>\$ Amount</b>
Collections	11,803,209.22
Advances	(4,996.01)
Investment Earnings on Cash Accounts	55,292.97
Servicing Fee	(160,371.00)
Interest Rate Swap Receipt	0.00
Transfer to Collection Account	0.00
Available Funds	<u>11,693,135.18</u>

**Distributions of Available Funds**

(1) Class A Interest	232,044.92
(2) First Priority Principal Distributable Amount	0.00
(3) Class B Interest	37,911.67
(4) Second Priority Principal Distributable Amount	688,626.92
(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	410,452.10
(9) Remaining Amounts	0.00

Total Distributions of Available Funds 11,693,135.18

Servicing Fee	160,371.00
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 @ 01/15/19	178,679,399.48
Principal Paid	11,012,726.49
Note Balance @ 02/15/19	167,666,672.99

**Class A-1**

Note Balance @ 01/15/19	0.00
Principal Paid	0.00
Note Balance @ 02/15/19	0.00
Note Factor @ 02/15/19	0.0000000%

**Class A-2a**

Note Balance @ 01/15/19	0.00
Principal Paid	0.00
Note Balance @ 02/15/19	0.00
Note Factor @ 02/15/19	0.0000000%

**Class A-2b**

Note Balance @ 01/15/19	0.00
Principal Paid	0.00
Note Balance @ 02/15/19	0.00
Note Factor @ 02/15/19	0.0000000%

**Class A-3**

Note Balance @ 01/15/19	32,519,399.48
Principal Paid	11,012,726.49
Note Balance @ 02/15/19	21,506,672.99
Note Factor @ 02/15/19	9.1908859%

**Class A-4**

Note Balance @ 01/15/19	125,000,000.00
Principal Paid	0.00
Note Balance @ 02/15/19	125,000,000.00
Note Factor @ 02/15/19	100.0000000%

**Class B**

Note Balance @ 01/15/19	21,160,000.00
Principal Paid	0.00
Note Balance @ 02/15/19	21,160,000.00
Note Factor @ 02/15/19	100.0000000%

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

Total Interest Paid	269,956.59
Total Principal Paid	11,012,726.49
Total Paid	<u>11,282,683.08</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>	2.50894%
Coupon	2.90894%
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	40,378.25
Principal Paid	11,012,726.49
Total Paid to A-3 Holders	<u>11,053,104.74</u>

<b>Class A-4</b>	
Coupon	1.84000%
Interest Paid	191,666.67
Principal Paid	0.00
Total Paid to A-4 Holders	<u>191,666.67</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>

<b>Distribution per \$1,000 of Notes</b>	<b>Total</b>
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Total Interest Distribution Amount	0.2675062
Total Interest Carryover Shortfall	0.0000000
Total Principal Distribution Amount	10.9127656
Total Distribution Amount	<u>11.1802718</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	0.1725566
A-3 Interest Carryover Shortfall	0.0000000
A-3 Principal Distribution Amount	47.0629337
Total A-3 Distribution Amount	<u>47.2354903</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	62.53
Noteholders' Principal Distributable Amount	937.47

<b>Account Balances</b>	<b>\$ Amount</b>
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<b>Advances</b>	
Balance as of 12/31/18	61,380.50
Balance as of 01/31/19	56,384.49
Change	(4,996.01)

<b>Reserve Account</b>	
Balance as of 01/15/19	17,081,024.89
Investment Earnings	34,118.72
Investment Earnings Paid	(34,118.72)
Deposit/(Withdrawal)	-
Balance as of 02/15/19	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  
January 31, 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 01/31/19	11,803,209.22		
Servicer advance/(reimbursement) through 01/31/19	(4,996.01)		
Investments earnings through 01/31/19	21,174.25		34,118.72
Deposit to accounts			
Transfer to WOFCO			
Transfer to Reserve Account	0.00		0.00
Transfer to Collection Account	11,819,387.46		34,118.72
Total Activity through 01/31/19	(1,659,016.46)	11,693,135.18	(34,118.72)
Transfer to Distribution Account			
Available Funds	160,371.00	11,693,135.18	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		11,012,726.49	
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		40,378.25	
Certificate A-4		191,666.67	
Certificate B		37,911.67	
Servicing fee	160,371.00		
Supplemental Reserve Amount		0.00	
Excess to Certificateholder		410,452.10	
Funds to be disbursed	160,371.00	11,693,135.18	0.00
Leave Excess in Collection Account	0.00		
Supplemental Reserve Amount Deposit			0.00
Collection Balance at 01/31/19	0.00		
Balance after distribution	0.00	0.00	17,081,024.89