

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

Dates Covered

Collections Period	05/01/19 - 05/31/19
Interest Accrual Period	05/15/19 - 06/16/19
30/360 Days	30
Actual/360 Days	33
Distribution Date	06/17/19

Collateral Pool Balance Data

	<u>\$ Amount</u>	<u># of Accounts</u>
Pool Balance at 04/30/19	148,620,450.07	15,559
Yield Supplement Overcollateralization Amount 04/30/19	2,331,080.64	0
Receivables Balance 04/30/19	150,951,530.71	15,559
Principal Payments	9,309,137.48	443
Defaulted Receivables	331,768.16	26
Repurchased Accounts	0.00	0
Yield Supplement Overcollateralization Amount at 05/31/19	2,096,941.93	0
Pool Balance at 05/31/19	<u>139,213,683.14</u>	<u>15,090</u>

Pool Statistics

	<u>\$ Amount</u>	<u># of Accounts</u>
Aggregate Starting Principal Balance	1,080,585,328.57	48,642
Pool Factor	13.08%	
Prepayment ABS Speed	1.19%	
Overcollateralization Target Amount	10,324,099.57	
Actual Overcollateralization	10,324,099.57	
Weighted Average APR	4.15%	
Weighted Average APR, Yield Adjusted	5.70%	
Weighted Average Remaining Term	25.34	

Delinquent Receivables:

Past Due 31-60 days		
Past Due 61-90 days	3,763,783.67	271
Past Due 91-120 days	1,149,800.01	86
Past Due 121+ days	115,424.14	10
Total	<u>0.00</u>	<u>0</u>
	<u>5,029,007.82</u>	<u>367</u>

Total 31+ Delinquent as % Ending Pool Balance 3.61%

Recoveries 298,488.28

Aggregate Net Losses/(Gains) - May 2019 33,279.88

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

Current Net Losses Ratio	0.26%
Prior Net Losses Ratio	0.17%
Second Prior Net Losses Ratio	0.00%
Third Prior Net Losses Ratio	0.60%
Four Month Average	<u>0.26%</u>

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

Flow of Funds

	<u>\$ Amount</u>
Collections	10,126,470.86
Advances	(2,324.73)
Investment Earnings on Cash Accounts	35,472.28
Servicing Fee	(125,792.94)
Interest Rate Swap Receipt	0.00
Transfer to Collection Account	0.00
Available Funds	<u>10,033,825.47</u>

Distributions of Available Funds

(1) Class A Interest	179,609.07
(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	9,406,766.93
(7) Supplemental Reserve Amount	0.00
(8) Distribution to Certificateholders	409,537.80
(9) Remaining Amounts	0.00

Total Distributions of Available Funds 10,033,825.47

Servicing Fee	125,792.94
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 @ 05/15/19	138,296,350.50
Principal Paid	9,406,766.93
Note Balance @ 06/17/19	128,889,583.57
Class A-1	
Note Balance @ 05/15/19	0.00
Principal Paid	0.00
Note Balance @ 06/17/19	0.00
Note Factor @ 06/17/19	0.0000000%
Class A-2a	
Note Balance @ 05/15/19	0.00
Principal Paid	0.00
Note Balance @ 06/17/19	0.00
Note Factor @ 06/17/19	0.0000000%
Class A-2b	
Note Balance @ 05/15/19	0.00
Principal Paid	0.00
Note Balance @ 06/17/19	0.00
Note Factor @ 06/17/19	0.0000000%
Class A-3	
Note Balance @ 05/15/19	0.00
Principal Paid	0.00
Note Balance @ 06/17/19	0.00
Note Factor @ 06/17/19	0.0000000%
Class A-4	
Note Balance @ 05/15/19	117,136,350.50
Principal Paid	9,406,766.93
Note Balance @ 06/17/19	107,729,583.57
Note Factor @ 06/17/19	86.1836669%
Class B	
Note Balance @ 05/15/19	21,160,000.00
Principal Paid	0.00
Note Balance @ 06/17/19	21,160,000.00
Note Factor @ 06/17/19	100.0000000%

Interest & Principal Payments	\$ Amount
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Total Interest Paid	217,520.74
Total Principal Paid	9,406,766.93
Total Paid	<u>9,624,287.67</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	2.43963%
Coupon	2.83963%
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	0.00
Principal Paid	0.00
Total Paid to A-3 Holders	<u>0.00</u>

Class A-4	
Coupon	1.84000%
Interest Paid	179,609.07
Principal Paid	9,406,766.93
Total Paid to A-4 Holders	<u>9,586,376.00</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	0.2155463
Total Interest Carryover Shortfall	0.0000000
Total Principal Distribution Amount	9.3213831
Total Distribution Amount	<u>9.5369294</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	0.0000000
A-3 Interest Carryover Shortfall	0.0000000
A-3 Principal Distribution Amount	0.0000000
Total A-3 Distribution Amount	<u>0.0000000</u>
A-4 Interest Distribution Amount	1.4368726
A-4 Interest Carryover Shortfall	0.0000000
A-4 Principal Distribution Amount	75,2541354
Total A-4 Distribution Amount	<u>76.6910080</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 04/30/19	44,297.00
Balance as of 05/31/19	41,972.27
Change	(2,324.73)

Reserve Account

Balance as of 05/15/19	17,081,024.89
Investment Earnings	34,121.76
Investment Earnings Paid	(34,121.76)
Deposit/(Withdrawal)	-
Balance as of 06/17/19	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
 May 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 05/31/19	10,126,470.86		
Servicer advance/(reimbursement) through 05/31/19	(2,324.73)		
Investments earnings through 05/31/19	1,350.52		34,121.76
Deposit to accounts			
Transfer to WOFCO			
Transfer to Reserve Account	0.00		0.00
Transfer to Collection Account			
Total Activity through 05/31/19	10,125,496.65		34,121.76
Transfer to Distribution Account	(9,999,703.71)	10,033,825.47	(34,121.76)
Available Funds	125,792.94	10,033,825.47	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		0.00	
Certificate A-4		9,406,766.93	
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		0.00	
Certificate A-4		179,609.07	
Certificate B		37,911.67	
Servicing fee	125,792.94		
Supplemental Reserve Amount		0.00	
Excess to Certificateholder		409,537.80	
Funds to be disbursed	125,792.94	10,033,825.47	0.00
Leave Excess in Collection Account	0.00		
Supplemental Reserve Amount Deposit			0.00
Collection Balance at 05/31/19	0.00		
Balance after distribution	0.00	0.00	17,081,024.89