

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

Dates Covered

| | |
|-------------------------|---------------------|
| Collections Period | 11/01/18 - 11/30/18 |
| Interest Accrual Period | 11/15/18 - 12/16/18 |
| 30/360 Days | 30 |
| Actual/360 Days | 32 |
| Distribution Date | 12/17/18 |

Collateral Pool Balance Data

| | \$ Amount | # of Accounts |
|---|-----------------------|----------------------|
| Pool Balance at 10/31/18 | 209,494,269.25 | 18,005 |
| Yield Supplement Overcollateralization Amount 10/31/18 | 4,089,946.57 | 0 |
| Receivables Balance 10/31/18 | 213,584,215.82 | 18,005 |
| Principal Payments | 10,524,446.41 | 317 |
| Defaulted Receivables | 543,353.56 | 32 |
| Repurchased Accounts | 0.00 | 0 |
| Yield Supplement Overcollateralization Amount at 11/30/18 | 3,748,915.44 | 0 |
| Pool Balance at 11/30/18 | <u>198,767,500.41</u> | <u>17,656</u> |

Pool Statistics

| | \$ Amount | # of Accounts |
|--------------------------------------|------------------|----------------------|
| Aggregate Starting Principal Balance | 1,080,585,328.57 | 48,642 |
| Pool Factor | 18.74% | |
| Prepayment ABS Speed | 1.14% | |
| Overcollateralization Target Amount | 10,324,099.57 | |
| Actual Overcollateralization | 10,324,099.57 | |
| Weighted Average APR | 4.05% | |
| Weighted Average APR, Yield Adjusted | 5.67% | |
| Weighted Average Remaining Term | 30.64 | |

Delinquent Receivables:

| | | |
|----------------------|---------------------|------------|
| Past Due 31-60 days | 5,405,967.61 | 340 |
| Past Due 61-90 days | 1,606,621.60 | 102 |
| Past Due 91-120 days | 143,873.42 | 11 |
| Past Due 121+ days | 0.00 | 0 |
| Total | <u>7,156,462.63</u> | <u>453</u> |

Total 31+ Delinquent as % Ending Pool Balance 3.60%

Recoveries 366,970.69

Aggregate Net Losses/(Gains) - November 2018 176,382.87

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

| | |
|-------------------------------|--------------|
| Current Net Losses Ratio | 0.99% |
| Prior Net Losses Ratio | 0.88% |
| Second Prior Net Losses Ratio | 1.23% |
| Third Prior Net Losses Ratio | 1.41% |
| Four Month Average | <u>1.13%</u> |

Cumulative Net Loss as a % of Aggregate Starting Principal Balance 1.88%

Flow of Funds

| | \$ Amount |
|--------------------------------------|----------------------|
| Collections | 11,613,685.48 |
| Advances | (3,996.80) |
| Investment Earnings on Cash Accounts | 49,751.31 |
| Servicing Fee | (177,986.85) |
| Interest Rate Swap Receipt | 0.00 |
| Transfer to Collection Account | 0.00 |
| Available Funds | <u>11,481,453.14</u> |

Distributions of Available Funds

| | |
|--|---------------|
| (1) Class A Interest | 257,487.63 |
| (2) First Priority Principal Distributable Amount | 0.00 |
| (3) Class B Interest | 37,911.67 |
| (4) Second Priority Principal Distributable Amount | 402,669.27 |
| (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 | 459,285.00 |
| (9) Remaining Amounts | 0.00 |

Total Distributions of Available Funds 11,481,453.14

| | |
|--|------------------|
| Servicing Fee | 177,986.85 |
| 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 @ 11/15/18 | 199,170,169.68 |
| Principal Paid | 10,726,768.84 |
| Note Balance @ 12/17/18 | 188,443,400.84 |

Class A-1

| | |
|-------------------------|------------|
| Note Balance @ 11/15/18 | 0.00 |
| Principal Paid | 0.00 |
| Note Balance @ 12/17/18 | 0.00 |
| Note Factor @ 12/17/18 | 0.0000000% |

Class A-2a

| | |
|-------------------------|------------|
| Note Balance @ 11/15/18 | 0.00 |
| Principal Paid | 0.00 |
| Note Balance @ 12/17/18 | 0.00 |
| Note Factor @ 12/17/18 | 0.0000000% |

Class A-2b

| | |
|-------------------------|------------|
| Note Balance @ 11/15/18 | 0.00 |
| Principal Paid | 0.00 |
| Note Balance @ 12/17/18 | 0.00 |
| Note Factor @ 12/17/18 | 0.0000000% |

Class A-3

| | |
|-------------------------|---------------|
| Note Balance @ 11/15/18 | 53,010,169.68 |
| Principal Paid | 10,726,768.84 |
| Note Balance @ 12/17/18 | 42,283,400.84 |
| Note Factor @ 12/17/18 | 18.0698294% |

Class A-4

| | |
|-------------------------|----------------|
| Note Balance @ 11/15/18 | 125,000,000.00 |
| Principal Paid | 0.00 |
| Note Balance @ 12/17/18 | 125,000,000.00 |
| Note Factor @ 12/17/18 | 100.0000000% |

Class B

| | |
|-------------------------|---------------|
| Note Balance @ 11/15/18 | 21,160,000.00 |
| Principal Paid | 0.00 |
| Note Balance @ 12/17/18 | 21,160,000.00 |
| Note Factor @ 12/17/18 | 100.0000000% |

Interest & Principal Payments **\$ Amount**

| | |
|----------------------|-----------------------------|
| Total Interest Paid | 295,399.30 |
| Total Principal Paid | <u>10,726,768.84</u> |
| Total Paid | <u><u>11,022,168.14</u></u> |

Class A-1

| | |
|---------------------------|--------------------|
| Coupon | 0.41000% |
| Interest Paid | 0.00 |
| Principal Paid | 0.00 |
| Total Paid to A-1 Holders | <u><u>0.00</u></u> |

Class A-2a

| | |
|----------------------------|--------------------|
| Coupon | 0.96000% |
| Interest Paid | 0.00 |
| Principal Paid | 0.00 |
| Total Paid to A-2a Holders | <u><u>0.00</u></u> |

Class A-2b

| | |
|----------------------------|--------------------|
| One-Month Libor | 2.30650% |
| Coupon | 2.70650% |
| Interest Paid | 0.00 |
| Principal Paid | 0.00 |
| Total Paid to A-2b Holders | <u><u>0.00</u></u> |

Class A-3

| | |
|---------------------------|-----------------------------|
| Coupon | 1.49000% |
| Interest Paid | 65,820.96 |
| Principal Paid | <u>10,726,768.84</u> |
| Total Paid to A-3 Holders | <u><u>10,792,589.80</u></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 | 0.2927180 |
| Total Interest Carryover Shortfall | 0.0000000 |
| Total Principal Distribution Amount | <u>10.6294035</u> |
| Total Distribution Amount | <u>10.9221215</u> |
| A-1 Interest Distribution Amount | 0.0000000 |
| A-1 Interest Carryover Shortfall | 0.0000000 |
| A-1 Principal Distribution Amount | <u>0.0000000</u> |
| 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 | <u>0.0000000</u> |
| 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 | <u>0.0000000</u> |
| Total A-2b Distribution Amount | <u>0.0000000</u> |
| A-3 Interest Distribution Amount | 0.2812862 |
| A-3 Interest Carryover Shortfall | 0.0000000 |
| A-3 Principal Distribution Amount | <u>45.8408925</u> |
| Total A-3 Distribution Amount | <u>46.1221787</u> |
| A-4 Interest Distribution Amount | 1.5333334 |
| A-4 Interest Carryover Shortfall | 0.0000000 |
| A-4 Principal Distribution Amount | <u>0.0000000</u> |
| 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 | <u>0.0000000</u> |
| Total B Distribution Amount | <u>1.7916668</u> |
| Noteholders' First Priority Principal Distributable Amount | 0.00 |
| Noteholders' Second Priority Principal Distributable Amount | 37.54 |
| Noteholders' Principal Distributable Amount | 962.46 |

| Account Balances | \$ Amount |
|--------------------------|------------------|
| Advances | |
| Balance as of 10/31/18 | 62,720.82 |
| Balance as of 11/30/18 | 58,724.02 |
| Change | (3,996.80) |
| Reserve Account | |
| Balance as of 11/15/18 | 17,081,024.89 |
| Investment Earnings | 29,506.70 |
| Investment Earnings Paid | (29,506.70) |
| Deposit/(Withdrawal) | - |
| Balance as of 12/17/18 | 17,081,024.89 |
| Change | - |
| Required Reserve Amount | 17,081,024.89 |

World Omni Auto Receivables Trust 2015-B
 CASH MOVEMENT
 November 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 11/30/18 | 11,613,685.48 | | |
| Service advance/(reimbursement) through 11/30/18 | (3,996.80) | | |
| Investments earnings through 11/30/18 | 20,244.61 | | 29,506.70 |
| Deposit to accounts | | | |
| Transfer to WOFCO | | | |
| Transfer to Reserve Account | 0.00 | | 0.00 |
| Transfer to Collection Account | 11,629,933.29 | | 29,506.70 |
| Total Activity through 11/30/18 | (11,451,946.44) | 11,481,453.14 | (29,506.70) |
| Transfer to Distribution Account | | | |
| Available Funds | 177,986.85 | 11,481,453.14 | 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 | | 10,726,768.84 | |
| 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 | | 65,820.96 | |
| Certificate A-4 | | 191,666.67 | |
| Certificate B | | 37,911.67 | |
| Servicing fee | 177,986.85 | | |
| Supplemental Reserve Amount | | 0.00 | |
| Excess to Certificateholder | | 459,285.00 | |
| Funds to be disbursed | 177,986.85 | 11,481,453.14 | 0.00 |
| Leave Excess in Collection Account | 0.00 | | |
| Supplemental Reserve Amount Deposit | | | 0.00 |
| Collection Balance at 11/30/18 | 0.00 | | |
| Balance after distribution | 0.00 | 0.00 | 17,081,024.89 |