

World Omni Auto Receivables Trust 2015-B
Monthly Servicer Certificate
October 31, 2018

Dates Covered

Collections Period	10/01/18 - 10/31/18
Interest Accrual Period	10/15/18 - 11/14/18
30/360 Days	30
Actual/360 Days	31
Distribution Date	11/15/18

Collateral Pool Balance Data

	<u>\$ Amount</u>	<u># of Accounts</u>
Pool Balance at 09/30/18	221,735,586.69	18,446
Yield Supplement Overcollateralization Amount 09/30/18	4,477,783.31	0
Receivables Balance 09/30/18	226,213,370.00	18,446
Principal Payments	12,068,015.40	407
Defaulted Receivables	561,138.78	34
Repurchased Accounts	0.00	0
Yield Supplement Overcollateralization Amount at 10/31/18	4,089,946.57	0
Pool Balance at 10/31/18	209,494,269.25	18,005

Pool Statistics

	<u>\$ Amount</u>	<u># of Accounts</u>
Aggregate Starting Principal Balance	1,080,585,328.57	48,642
Pool Factor	19.77%	
Prepayment ABS Speed	1.27%	
Overcollateralization Target Amount	10,324,099.57	
Actual Overcollateralization	10,324,099.57	
Weighted Average APR	4.04%	
Weighted Average APR, Yield Adjusted	5.66%	
Weighted Average Remaining Term	31.53	

Delinquent Receivables:

Past Due 31-60 days	5,549,343.19	343
Past Due 61-90 days	1,562,407.05	98
Past Due 91-120 days	218,628.83	15
Past Due 121+ days	0.00	0
Total	7,330,379.07	456

Total 31+ Delinquent as % Ending Pool Balance 3.50%

Recoveries 394,435.91

Aggregate Net Losses/(Gains) - October 2018 166,702.87

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

Current Net Losses Ratio	0.88%
Prior Net Losses Ratio	1.23%
Second Prior Net Losses Ratio	1.41%
Third Prior Net Losses Ratio	1.26%
Four Month Average	1.20%

Cumulative Net Loss as a % of Aggregate Starting Principal Balance 1.87%

Flow of Funds

	<u>\$ Amount</u>
Collections	13,244,985.02
Advances	(4,849.98)
Investment Earnings on Cash Accounts	52,258.79
Servicing Fee	(188,511.14)
Interest Rate Swap Receipt	0.00
Transfer to Collection Account	0.00
Available Funds	13,103,882.69

Distributions of Available Funds

(1) Class A Interest	272,687.27
(2) First Priority Principal Distributable Amount	0.00
(3) Class B Interest	37,911.67
(4) Second Priority Principal Distributable Amount	1,917,217.87
(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	551,966.31
(9) Remaining Amounts	0.00

Total Distributions of Available Funds 13,103,882.69

Servicing Fee	188,511.14
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 @ 10/15/18	211,411,487.12
Principal Paid	12,241,317.44
Note Balance @ 11/15/18	199,170,169.68

Class A-1

Note Balance @ 10/15/18	0.00
Principal Paid	0.00
Note Balance @ 11/15/18	0.00
Note Factor @ 11/15/18	0.00000000%

Class A-2a

Note Balance @ 10/15/18	0.00
Principal Paid	0.00
Note Balance @ 11/15/18	0.00
Note Factor @ 11/15/18	0.00000000%

Class A-2b

Note Balance @ 10/15/18	0.00
Principal Paid	0.00
Note Balance @ 11/15/18	0.00
Note Factor @ 11/15/18	0.00000000%

Class A-3

Note Balance @ 10/15/18	65,251,487.12
Principal Paid	12,241,317.44
Note Balance @ 11/15/18	53,010,169.68
Note Factor @ 11/15/18	22.6539187%

Class A-4

Note Balance @ 10/15/18	125,000,000.00
Principal Paid	0.00
Note Balance @ 11/15/18	125,000,000.00
Note Factor @ 11/15/18	100.00000000%

Class B

Note Balance @ 10/15/18	21,160,000.00
Principal Paid	0.00
Note Balance @ 11/15/18	21,160,000.00
Note Factor @ 11/15/18	100.00000000%

Interest & Principal Payments **\$ Amount**

Total Interest Paid	310,598.94
Total Principal Paid	12,241,317.44
Total Paid	<u>12,551,916.38</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	2.27950%
Coupon	2.67950%
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	81,020.60
Principal Paid	12,241,317.44
Total Paid to A-3 Holders	<u>12,322,338.04</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	0.3077797
Total Interest Carryover Shortfall	0.0000000
Total Principal Distribution Amount	12.1302048
Total Distribution Amount	<u>12.4379845</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	0.3462419
A-3 Interest Carryover Shortfall	0.0000000
A-3 Principal Distribution Amount	52.3133224
Total A-3 Distribution Amount	<u>52.6595643</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	156.62
Noteholders' Principal Distributable Amount	843.38

Account Balances	\$ Amount
Advances	
Balance as of 09/30/18	67,570.80
Balance as of 10/31/18	62,720.82
Change	(4,849.98)
Reserve Account	
Balance as of 10/15/18	17,081,024.89
Investment Earnings	30,486.22
Investment Earnings Paid	(30,486.22)
Deposit/(Withdrawal)	-
Balance as of 11/15/18	17,081,024.89
Change	-
Required Reserve Amount	17,081,024.89

World Omni Auto Receivables Trust 2015-B
CASH MOVEMENT
October 31, 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 10/31/18	13,244,985.02		
Servicer advance/(reimbursement) through 10/31/18	(4,849.98)		
Investments earnings through 10/31/18	21,772.57		30,486.22
Deposit to accounts			
Transfer to WOFCO			
Transfer to Reserve Account	0.00		0.00
Transfer to Collection Account	13,261,907.61		30,486.22
Total Activity through 10/31/18	(13,073,396.47)	13,103,882.69	(30,486.22)
Transfer to Distribution Account			
Available Funds	<u>188,511.14</u>	<u>13,103,882.69</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		12,241,317.44	
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		81,020.60	
Certificate A-4		191,666.67	
Certificate B		37,911.67	
Servicing fee	188,511.14		
Supplemental Reserve Amount		0.00	
Excess to Certificateholder	551,966.31		
Funds to be disbursed	<u>188,511.14</u>	<u>13,103,882.69</u>	<u>0.00</u>
Leave Excess in Collection Account	0.00		
Supplemental Reserve Amount Deposit			0.00
Collection Balance at 10/31/18	0.00		
Balance after distribution	<u>0.00</u>	<u>0.00</u>	<u>17,081,024.89</u>