

**World Omni Auto Receivables Trust 2015-B**  
**Monthly Servicer Certificate**  
**September 30, 2019**

**Dates Covered**

Collections Period	09/01/19 - 09/30/19
Interest Accrual Period	09/16/19 - 10/14/19
30/360 Days	30
Actual/360 Days	29
Distribution Date	10/15/19

**Collateral Pool Balance Data**

	<b>\$ Amount</b>	<b># of Accounts</b>
Pool Balance at 08/31/19	114,043,450.17	13,917
Yield Supplement Overcollateralization Amount 08/31/19	1,504,195.68	0
Receivables Balance 08/31/19	115,547,645.85	13,917
Principal Payments	7,590,452.07	318
Defaulted Receivables	194,271.10	18
Repurchased Accounts	0.00	0
Yield Supplement Overcollateralization Amount at 09/30/19	1,339,439.87	0
Pool Balance at 09/30/19	<u>106,423,482.81</u>	<u>13,581</u>

**Pool Statistics**

	<b>\$ Amount</b>	<b># of Accounts</b>
Aggregate Starting Principal Balance	1,080,585,328.57	48,642
Pool Factor	9.97%	
Prepayment ABS Speed	1.10%	
Overcollateralization Target Amount	10,324,099.57	
Actual Overcollateralization	106,423,482.81	
Weighted Average APR	4.24%	
Weighted Average APR, Yield Adjusted	5.75%	
Weighted Average Remaining Term	21.91	

Delinquent Receivables:

Past Due 31-60 days	3,554,848.06	296
Past Due 61-90 days	991,021.39	79
Past Due 91-120 days	180,619.12	14
Past Due 121+ days	0.00	0
Total	<u>4,726,488.57</u>	<u>389</u>

Total 31+ Delinquent as % Ending Pool Balance 4.44%

Recoveries 243,102.02

Aggregate Net Losses/(Gains) - September 2019 -48,830.92

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

Current Net Losses Ratio	-0.51%
Prior Net Losses Ratio	0.02%
Second Prior Net Losses Ratio	1.44%
Third Prior Net Losses Ratio	0.45%
Four Month Average	<u>0.35%</u>

Cumulative Net Loss as a % of Aggregate Starting Principal Balance 1.94%

**Flow of Funds**

	<b>\$ Amount</b>
Collections	8,233,965.66
Advances	775.05
Investment Earnings on Cash Accounts	33,081.44
Reserve Fund Balance	17,081,024.89
Servicing Fee	(96,289.70)
Interest Rate Swap Receipt	0.00
Aggregate Purchase Amount	107,957,193.78
Transfer to Collection Account	0.00
Available Funds	<u>133,209,751.12</u>

Distributions of Available Funds

(1) Class A Interest	126,591.00
(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	103,719,350.60
(7) Supplemental Reserve Amount	0.00
(8) Distribution to Certificateholders	29,325,897.85
(9) Remaining Amounts	0.00

Total Distributions of Available Funds 133,209,751.12

Servicing Fee	96,289.70
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 @ 09/16/19	103,719,350.60
Principal Paid	103,719,350.60
Note Balance @ 10/15/19	0.00

**Class A-1**

Note Balance @ 09/16/19	0.00
Principal Paid	0.00
Note Balance @ 10/15/19	0.00
Note Factor @ 10/15/19	0.0000000%

**Class A-2a**

Note Balance @ 09/16/19	0.00
Principal Paid	0.00
Note Balance @ 10/15/19	0.00
Note Factor @ 10/15/19	0.0000000%

**Class A-2b**

Note Balance @ 09/16/19	0.00
Principal Paid	0.00
Note Balance @ 10/15/19	0.00
Note Factor @ 10/15/19	0.0000000%

**Class A-3**

Note Balance @ 09/16/19	0.00
Principal Paid	0.00
Note Balance @ 10/15/19	0.00
Note Factor @ 10/15/19	0.0000000%

**Class A-4**

Note Balance @ 09/16/19	82,559,350.60
Principal Paid	82,559,350.60
Note Balance @ 10/15/19	0.00
Note Factor @ 10/15/19	0.0000000%

**Class B**

Note Balance @ 09/16/19	21,160,000.00
Principal Paid	21,160,000.00
Note Balance @ 10/15/19	0.00
Note Factor @ 10/15/19	0.0000000%

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

Total Interest Paid	164,502.67
Total Principal Paid	103,719,350.60
Total Paid	<u>103,883,853.27</u>

**Class A-1**

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

**Class A-2a**

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

**Class A-2b**

<b>One-Month Libor</b>	2.02750%
Coupon	2.42750%
Interest Paid	0.00
Principal Paid	<u>0.00</u>
Total Paid to A-2b Holders	<u>0.00</u>

**Class A-3**

Coupon	1.49000%
Interest Paid	0.00
Principal Paid	<u>0.00</u>
Total Paid to A-3 Holders	<u>0.00</u>

<b>Class A-4</b>	
Coupon	1.84000%
Interest Paid	126,591.00
Principal Paid	<u>82,559,350.60</u>
Total Paid to A-4 Holders	<u>82,685,941.60</u>

<b>Class B</b>	
Coupon	2.15000%
Interest Paid	37,911.67
Principal Paid	<u>21,160,000.00</u>
Total Paid to B Holders	<u>21,197,911.67</u>

<b>Distribution per \$1,000 of Notes</b>	<b>Total</b>
Total Interest Distribution Amount	0.1630095
Total Interest Carryover Shortfall	0.0000000
Total Principal Distribution Amount	<u>102.7779050</u>
Total Distribution Amount	<u>102.9409145</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	0.0000000
A-3 Interest Carryover Shortfall	0.0000000
A-3 Principal Distribution Amount	<u>0.0000000</u>
Total A-3 Distribution Amount	<u>0.0000000</u>
A-4 Interest Distribution Amount	1.0127280
A-4 Interest Carryover Shortfall	0.0000000
A-4 Principal Distribution Amount	<u>660.4748048</u>
Total A-4 Distribution Amount	<u>661.4875328</u>
B Interest Distribution Amount	1.7916668
B Interest Carryover Shortfall	0.0000000
B Principal Distribution Amount	<u>1,000.0000000</u>
Total B Distribution Amount	<u>1,001.7916668</u>
Noteholders' First Priority Principal Distributable Amount	0.00
Noteholders' Second Priority Principal Distributable Amount	0.00
Noteholders' Principal Distributable Amount	1,000.00

<b>Account Balances</b>	<b>\$ Amount</b>
<b>Advances</b>	
Balance as of 08/31/19	39,322.01
Balance as of 09/30/19	40,097.06
Change	775.05
<b>Reserve Account</b>	
Balance as of 09/16/19	17,081,024.89
Investment Earnings	30,911.29
Investment Earnings Paid	(30,911.29)
Deposit/(Withdrawal)	(17,081,024.89)
Balance as of 10/15/19	0.00
Change	(17,081,024.89)
Required Reserve Amount	0.00

World Omni Auto Receivables Trust 2015-B  
**CASH MOVEMENT**  
September 30, 2019

	<u>Collection</u>	<u>Distribution</u>	<u>Reserve</u>
Beginning Balance	0.00	0.00	17,081,024.89
Capital Contribution	78,631,295.93		
Beginning Collections Balance			
Collections Wired through 09/30/19	8,233,965.66		
Servicer advance/(reimbursement) through 09/30/19	775.05		
Investments earnings through 09/30/19	2,170.15		30,911.29
Deposit to accounts			
Transfer to WOFCO			
Transfer to Reserve Account	0.00		0.00
Transfer to Collection Account	86,868,206.79		30,911.29
Total Activity through 09/30/19	(86,771,917.09)	103,883,853.27	(17,111,936.18)
Transfer to Distribution Account			
Available Funds	96,289.70	103,883,853.27	0.00
 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		82,559,350.60	
Certificate B		21,160,000.00	
 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		126,591.00	
Certificate B		37,911.67	
Servicing fee	96,289.70		
Supplemental Reserve Amount		0.00	
Excess to Certificateholder		0.00	
Funds to be disbursed	96,289.70	103,883,853.27	0.00
Leave Excess in Collection Account	0.00		
 Supplemental Reserve Amount Deposit			
			0.00
Collection Balance at 09/30/19	0.00		
Balance after distribution	0.00	0.00	0.00