

**World Omni Auto Receivables Trust 2018-D**  
**Monthly Servicer Certificate**  
**December 31, 2018**

**Dates Covered**

Collections Period	12/01/18 - 12/31/18
Interest Accrual Period	12/17/18 - 01/14/19
30/360 Days	30
Actual/360 Days	29
Distribution Date	01/15/19

**Collateral Pool Balance Data**

	<b>\$ Amount</b>	<b># of Accounts</b>
Pool Balance at 11/30/18	975,665,219.31	37,846
Yield Supplement Overcollateralization Amount 11/30/18	64,628,666.65	0
Receivables Balance 11/30/18	1,040,293,885.96	37,846
Principal Payments	24,405,896.87	347
Defaulted Receivables	989,675.73	31
Repurchased Accounts	0.00	0
Yield Supplement Overcollateralization Amount at 12/31/18	62,285,984.75	0
Pool Balance at 12/31/18	952,612,328.61	37,468

**Pool Statistics**

	<b>\$ Amount</b>	<b># of Accounts</b>
Pool Factor	90.98%	
Prepayment ABS Speed	1.04%	
Aggregate Starting Principal Balance	1,115,466,187.84	38,980

**Delinquent Receivables:**

Past Due 31-60 days	5,546,857.57	190
Past Due 61-90 days	1,714,233.77	65
Past Due 91-120 days	665,512.81	28
Past Due 121+ days	0.00	0
Total	7,926,604.15	283

Total 31+ Delinquent as % Aggregate Ending Principal Balance	0.78%
Total 61+ Delinquent as % Aggregate Ending Principal Balance	0.23%
Delinquency Trigger Occurred	NO

Recoveries	463,502.03
Aggregate Net Losses/(Gains) - December 2018	526,173.70
Ratio of Net Loss to the Receivables Balance as of beginning of Collection Period (Annualized):	
Current Net Losses Ratio	0.61%
Prior Net Losses Ratio	0.19%
Second Prior Net Losses Ratio	0.16%
Third Prior Net Losses Ratio	N/A
Four Month Average	N/A

Cumulative Net Loss as a % of Aggregate Starting Principal Balance	0.08%
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Overcollateralization Target Amount	10,955,041.78
Actual Overcollateralization	10,955,041.78
Weighted Average APR	4.24%
Weighted Average APR, Yield Adjusted	6.84%
Weighted Average Remaining Term	64.03

**Flow of Funds**

	<b>\$ Amount</b>
Collections	28,503,813.81
Investment Earnings on Cash Accounts	57,127.63
Servicing Fee	(866,911.57)
Transfer to Collection Account	-
Available Funds	27,694,029.87

**Distributions of Available Funds**

(1) Asset Representation Reviewer Amounts (up to \$150,000 per year)	-
(2) Class A Interest	2,339,746.73
(3) Noteholders' First Priority Principal Distributable Amount	-
(4) Class B Interest	95,787.00
(5) Noteholders' Second Priority Principal Distributable Amount	-
(6) Class C Interest	50,471.25
(7) Noteholders' Third Priority Principal Distributable Amount	11,832,740.68
(8) Required Reserve Account	-
(9) Noteholders' Principal Distributable Amount	10,955,041.78
(10) Asset Representation Reviewer Amounts (in excess of 1)	-
(11) Distribution to Certificateholders	2,420,242.43

Total Distributions of Available Funds	27,694,029.87
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Servicing Fee	866,911.57
Unpaid Servicing Fee	-
Change in amount of the unpaid servicing fee from the prior period	-

**Note Balances & Note Factors****\$ Amount**

Original Class A	994,260,000.00
Original Class B	31,320,000.00
Original Class C	15,650,000.00

**Total Class A, B, & C**

Note Balance @ 12/17/18	964,445,069.29
Principal Paid	22,787,782.46
Note Balance @ 01/15/19	941,657,286.83

**Class A-1**

Note Balance @ 12/17/18	98,215,069.29
Principal Paid	22,787,782.46
Note Balance @ 01/15/19	75,427,286.83
Note Factor @ 01/15/19	43.1013068%

**Class A-2a**

Note Balance @ 12/17/18	322,000,000.00
Principal Paid	0.00
Note Balance @ 01/15/19	322,000,000.00
Note Factor @ 01/15/19	100.0000000%

**Class A-2b**

Note Balance @ 12/17/18	70,000,000.00
Principal Paid	0.00
Note Balance @ 01/15/19	70,000,000.00
Note Factor @ 01/15/19	100.0000000%

**Class A-3**

Note Balance @ 12/17/18	351,000,000.00
Principal Paid	0.00
Note Balance @ 01/15/19	351,000,000.00
Note Factor @ 01/15/19	100.0000000%

**Class A-4**

Note Balance @ 12/17/18	76,260,000.00
Principal Paid	0.00
Note Balance @ 01/15/19	76,260,000.00
Note Factor @ 01/15/19	100.0000000%

**Class B**

Note Balance @ 12/17/18	31,320,000.00
Principal Paid	0.00
Note Balance @ 01/15/19	31,320,000.00
Note Factor @ 01/15/19	100.0000000%

**Class C**

Note Balance @ 12/17/18	15,650,000.00
Principal Paid	0.00
Note Balance @ 01/15/19	15,650,000.00
Note Factor @ 01/15/19	100.0000000%

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

Total Interest Paid	2,486,004.98
Total Principal Paid	22,787,782.46
Total Paid	<u>25,273,787.44</u>

**Class A-1**

Coupon	2.44054%
Interest Paid	193,089.90
Principal Paid	22,787,782.46
Total Paid to A-1 Holders	<u>22,980,872.36</u>

**Class A-2a**

Coupon	3.01000%
Interest Paid	807,683.33
Principal Paid	0.00
Total Paid to A-2a Holders	<u>807,683.33</u>

**Class A-2b**

<b>One-Month Libor</b>	2.45513%
Coupon	2.59513%
Interest Paid	146,336.50
Principal Paid	0.00
Total Paid to A-2b Holders	<u>146,336.50</u>

<b>Class A-3</b>	
Coupon	3.33000%
Interest Paid	974,025.00
Principal Paid	0.00
Total Paid to A-3 Holders	<u>974,025.00</u>

<b>Class A-4</b>	
Coupon	3.44000%
Interest Paid	218,612.00
Principal Paid	0.00
Total Paid to A-4 Holders	<u>218,612.00</u>

<b>Class B</b>	
Coupon	3.67000%
Interest Paid	95,787.00
Principal Paid	0.00
Total Paid to B Holders	<u>95,787.00</u>

<b>Class C</b>	
Coupon	3.87000%
Interest Paid	50,471.25
Principal Paid	0.00
Total Paid to C Holders	<u>50,471.25</u>

<b>Distribution per \$1,000 of Notes</b>	<b>Total</b>
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Total Interest Distribution Amount	2.3875656
Total Interest Carryover Shortfall	0.0000000
Total Principal Distribution Amount	21.8854455
Total Distribution Amount	<u>24.2730111</u>

A-1 Interest Distribution Amount	1.1033709
A-1 Interest Carryover Shortfall	0.0000000
A-1 Principal Distribution Amount	130.2158998
Total A-1 Distribution Amount	<u>131.3192707</u>

A-2a Interest Distribution Amount	2.5083333
A-2a Interest Carryover Shortfall	0.0000000
A-2a Principal Distribution Amount	0.0000000
Total A-2a Distribution Amount	<u>2.5083333</u>

A-2b Interest Distribution Amount	2.0905214
A-2b Interest Carryover Shortfall	0.0000000
A-2b Principal Distribution Amount	0.0000000
Total A-2b Distribution Amount	<u>2.0905214</u>

A-3 Interest Distribution Amount	2.7750000
A-3 Interest Carryover Shortfall	0.0000000
A-3 Principal Distribution Amount	0.0000000
Total A-3 Distribution Amount	<u>2.7750000</u>

A-4 Interest Distribution Amount	2.8666667
A-4 Interest Carryover Shortfall	0.0000000
A-4 Principal Distribution Amount	0.0000000
Total A-4 Distribution Amount	<u>2.8666667</u>

B Interest Distribution Amount	3.0583333
B Interest Carryover Shortfall	0.0000000
B Principal Distribution Amount	0.0000000
Total B Distribution Amount	<u>3.0583333</u>

C Interest Distribution Amount	3.2250000
C Interest Carryover Shortfall	0.0000000
C Principal Distribution Amount	0.0000000
Total C Distribution Amount	<u>3.2250000</u>

Noteholders' First Priority Principal Distributable Amount	0.00
Noteholders' Second Priority Principal Distributable Amount	0.00
Noteholders' Third Priority Principal Distributable Amount	519.26
Noteholders' Principal Distributable Amount	480.74

<b>Account Balances</b>	<b>\$ Amount</b>
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<b>Reserve Account</b>	
Balance as of 12/17/18	2,609,619.51
Investment Earnings	4,872.54
Investment Earnings Paid	(4,872.54)
Deposit/(Withdrawal)	-
Balance as of 01/15/19	2,609,619.51
Change	-
Required Reserve Amount	2,609,619.51

World Omni Auto Receivables Trust 2018-D  
 CASH MOVEMENT  
 December 31, 2018

	<u>Collection</u>	<u>Distribution</u>	<u>Reserve</u>
Beginning Balance	0.00	0.00	2,609,619.51
Beginning Collections Balance			
Collections Wired through 12/31/18	28,503,813.81		
Investments earnings through 12/31/18	52,255.09		4,872.54
Deposit to accounts			
Transfer to WOFCO	0.00		0.00
Transfer to Reserve Account			
Transfer to Collection Account	28,556,068.90		4,872.54
Total Activity through 12/31/18	(27,689,157.33)	27,694,029.87	(4,872.54)
Transfer to Distribution Account			
Available Funds	866,911.57	27,694,029.87	2,609,619.51
Disbursements:			
Principal payments to Investors:			
Certificate A-1		22,787,782.46	
Certificate A-2a		0.00	
Certificate A-2b		0.00	
Certificate A-3		0.00	
Certificate A-4		0.00	
Certificate B		0.00	
Certificate C		0.00	
Interest payments to Investors :			
Certificate A-1		193,089.90	
Certificate A-2a		807,683.33	
Certificate A-2b		146,336.50	
Certificate A-3		974,025.00	
Certificate A-4		218,612.00	
Certificate B		95,787.00	
Certificate C		50,471.25	
Servicing fee	866,911.57		
Excess to Certificateholder		2,420,242.43	
Funds to be disbursed	866,911.57	27,694,029.87	0.00
Leave Excess in Collection Account	0.00		
Collection Balance at 12/31/18	0.00		
Balance after distribution	0.00	0.00	2,609,619.51