

World Omni Auto Receivables Trust 2018-D
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	997,579,020.95	38,181
Yield Supplement Overcollateralization Amount 10/31/18	67,014,472.37	0
Receivables Balance 10/31/18	1,064,593,493.32	38,181
Principal Payments	23,874,724.90	321
Defaulted Receivables	424,882.46	14
Repurchased Accounts	0.00	0
Yield Supplement Overcollateralization Amount at 11/30/18	64,628,666.65	0
Pool Balance at 11/30/18	<u>975,665,219.31</u>	<u>37,846</u>

Pool Statistics

	\$ Amount	# of Accounts
Pool Factor	93.26%	
Prepayment ABS Speed	0.92%	
Aggregate Starting Principal Balance	1,115,466,187.84	38,980

Delinquent Receivables:

Past Due 31-60 days	4,625,867.93	164
Past Due 61-90 days	1,428,959.23	55
Past Due 91-120 days	210,470.13	7
Past Due 121+ days	0.00	0
Total	<u>6,265,297.29</u>	<u>226</u>

Total 31+ Delinquent as % Aggregate Ending Principal Balance	0.60%
Total 61+ Delinquent as % Aggregate Ending Principal Balance	0.16%
Delinquency Trigger Occurred	NO

Recoveries	258,873.95
Aggregate Net Losses/(Gains) - November 2018	166,008.51
Ratio of Net Loss to the Receivables Balance as of beginning of Collection Period (Annualized):	
Current Net Losses Ratio	0.19%
Prior Net Losses Ratio	0.16%
Second Prior Net Losses Ratio	N/A
Third Prior Net Losses Ratio	N/A
Four Month Average	<u>N/A</u>

Cumulative Net Loss as a % of Aggregate Starting Principal Balance	0.03%
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Overcollateralization Target Amount	11,220,150.02
Actual Overcollateralization	11,220,150.02
Weighted Average APR	4.25%
Weighted Average APR, Yield Adjusted	6.84%
Weighted Average Remaining Term	65.02

Flow of Funds

	\$ Amount
Collections	27,984,622.00
Investment Earnings on Cash Accounts	74,234.61
Servicing Fee	(887,161.24)
Transfer to Collection Account	-
Available Funds	<u>27,171,695.37</u>

Distributions of Available Funds

(1) Asset Representation Reviewer Amounts (up to \$150,000 per year)	-
(2) Class A Interest	2,414,663.38
(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	11,390,881.37
(8) Required Reserve Account	-
(9) Noteholders' Principal Distributable Amount	11,220,150.02
(10) Asset Representation Reviewer Amounts (in excess of 1)	-
(11) Distribution to Certificateholders	1,999,742.35

Total Distributions of Available Funds	27,171,695.37
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Servicing Fee	887,161.24
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 @ 11/15/18	987,056,100.68
Principal Paid	22,611,031.39
Note Balance @ 12/17/18	964,445,069.29
Class A-1	
Note Balance @ 11/15/18	120,826,100.68
Principal Paid	22,611,031.39
Note Balance @ 12/17/18	98,215,069.29
Note Factor @ 12/17/18	56.1228967%
Class A-2a	
Note Balance @ 11/15/18	322,000,000.00
Principal Paid	0.00
Note Balance @ 12/17/18	322,000,000.00
Note Factor @ 12/17/18	100.0000000%
Class A-2b	
Note Balance @ 11/15/18	70,000,000.00
Principal Paid	0.00
Note Balance @ 12/17/18	70,000,000.00
Note Factor @ 12/17/18	100.0000000%
Class A-3	
Note Balance @ 11/15/18	351,000,000.00
Principal Paid	0.00
Note Balance @ 12/17/18	351,000,000.00
Note Factor @ 12/17/18	100.0000000%
Class A-4	
Note Balance @ 11/15/18	76,260,000.00
Principal Paid	0.00
Note Balance @ 12/17/18	76,260,000.00
Note Factor @ 12/17/18	100.0000000%
Class B	
Note Balance @ 11/15/18	31,320,000.00
Principal Paid	0.00
Note Balance @ 12/17/18	31,320,000.00
Note Factor @ 12/17/18	100.0000000%
Class C	
Note Balance @ 11/15/18	15,650,000.00
Principal Paid	0.00
Note Balance @ 12/17/18	15,650,000.00
Note Factor @ 12/17/18	100.0000000%
Interest & Principal Payments	\$ Amount
Total Interest Paid	2,560,921.63
Total Principal Paid	22,611,031.39
Total Paid	<u>25,171,953.02</u>
Class A-1	
Coupon	2.44054%
Interest Paid	262,116.38
Principal Paid	22,611,031.39
Total Paid to A-1 Holders	<u>22,873,147.77</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	
One-Month Libor	2.30650%
Coupon	2.44650%
Interest Paid	152,226.67
Principal Paid	0.00
Total Paid to A-2b Holders	<u>152,226.67</u>

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

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

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

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

Distribution per \$1,000 of Notes	Total
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Total Interest Distribution Amount	2.4595158
Total Interest Carryover Shortfall	0.0000000
Total Principal Distribution Amount	<u>21.7156934</u>
Total Distribution Amount	<u>24.1752092</u>

A-1 Interest Distribution Amount	1.4978079
A-1 Interest Carryover Shortfall	0.0000000
A-1 Principal Distribution Amount	<u>129.2058937</u>
Total A-1 Distribution Amount	<u>130.7037016</u>

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

A-2b Interest Distribution Amount	2.1746667
A-2b Interest Carryover Shortfall	0.0000000
A-2b Principal Distribution Amount	<u>0.0000000</u>
Total A-2b Distribution Amount	<u>2.1746667</u>

A-3 Interest Distribution Amount	2.7750000
A-3 Interest Carryover Shortfall	0.0000000
A-3 Principal Distribution Amount	<u>0.0000000</u>
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	<u>0.0000000</u>
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	<u>0.0000000</u>
Total B Distribution Amount	<u>3.0583333</u>

C Interest Distribution Amount	3.2250000
C Interest Carryover Shortfall	0.0000000
C Principal Distribution Amount	<u>0.0000000</u>
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	503.78
Noteholders' Principal Distributable Amount	496.22

Account Balances	\$ Amount
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Reserve Account	
Balance as of 11/15/18	2,609,619.51
Investment Earnings	4,506.02
Investment Earnings Paid	(4,506.02)
Deposit/(Withdrawal)	-
Balance as of 12/17/18	2,609,619.51
Change	-

Required Reserve Amount	2,609,619.51
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World Omni Auto Receivables Trust 2018-D
CASH MOVEMENT
 11/31/2018

	<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 11/30/18	27,984,622.00		
Investments earnings through 11/30/18	69,728.59		4,506.02
Deposit to accounts			
Transfer to WOFCO			
Transfer to Reserve Account	0.00		0.00
Transfer to Collection Account	28,054,350.59		4,506.02
Total Activity through 11/30/18	(27,167,189.35)	27,171,695.37	(4,506.02)
Transfer to Distribution Account			
Available Funds	887,161.24	27,171,695.37	2,609,619.51
Disbursements:			
Principal payments to Investors:			
Certificate A-1		22,611,031.39	
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		262,116.38	
Certificate A-2a		807,683.33	
Certificate A-2b		152,226.67	
Certificate A-3		974,025.00	
Certificate A-4		218,612.00	
Certificate B		95,787.00	
Certificate C		50,471.25	
Servicing fee	887,161.24		
Excess to Certificateholder		1,999,742.35	
Funds to be disbursed	887,161.24	27,171,695.37	0.00
Leave Excess in Collection Account	0.00		
Collection Balance at 11/30/18	0.00		
Balance after distribution	0.00	0.00	2,609,619.51