

World Omni Auto Receivables Trust 2018-D
Monthly Servicer Certificate
November 30, 2019

Dates Covered

Collections Period	11/01/19 - 11/30/19
Interest Accrual Period	11/15/19 - 12/15/19
30/360 Days	30
Actual/360 Days	31
Distribution Date	12/16/19

Collateral Pool Balance Data

	\$ Amount	# of Accounts
Pool Balance at 10/31/19	698,403,097.27	32,040
Yield Supplement Overcollateralization Amount 10/31/19	39,683,597.50	0
Receivables Balance 10/31/19	738,086,694.77	32,040
Principal Payments	22,208,222.75	418
Defaulted Receivables	1,349,486.87	58
Repurchased Accounts	0.00	0
Yield Supplement Overcollateralization Amount at 11/30/19	37,827,084.52	0
Pool Balance at 11/30/19	<u>676,701,900.63</u>	<u>31,564</u>

Pool Statistics

	\$ Amount	# of Accounts
Pool Factor	64.06%	
Prepayment ABS Speed	1.52%	
Aggregate Starting Principal Balance	1,115,466,187.84	38,980

Delinquent Receivables:

Past Due 31-60 days	6,680,752.04	253
Past Due 61-90 days	2,462,268.71	98
Past Due 91-120 days	372,460.74	19
Past Due 121+ days	0.00	0
Total	<u>9,515,481.49</u>	<u>370</u>

Total 31+ Delinquent as % Aggregate Ending Principal Balance	1.33%
Total 61+ Delinquent as % Aggregate Ending Principal Balance	0.40%
Delinquency Trigger Occurred	NO

Recoveries	651,939.61
Aggregate Net Losses/(Gains) - November 2019	697,547.26
Ratio of Net Loss to the Receivables Balance as of beginning of Collection Period (Annualized):	
Current Net Losses Ratio	1.13%
Prior Net Losses Ratio	0.72%
Second Prior Net Losses Ratio	1.00%
Third Prior Net Losses Ratio	0.68%
Four Month Average	<u>0.88%</u>

Cumulative Net Loss as a % of Aggregate Starting Principal Balance	0.64%
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Overcollateralization Target Amount	7,782,071.86
Actual Overcollateralization	7,782,071.86
Weighted Average APR	4.13%
Weighted Average APR, Yield Adjusted	6.79%
Weighted Average Remaining Term	53.30

Flow of Funds

	\$ Amount
Collections	25,353,559.50
Investment Earnings on Cash Accounts	6,759.12
Servicing Fee	(615,072.25)
Transfer to Collection Account	-
Available Funds	<u>24,745,246.37</u>

Distributions of Available Funds

(1) Asset Representation Reviewer Amounts (up to \$150,000 per year)	-
(2) Class A Interest	1,701,305.75
(3) Noteholders' First Priority Principal Distributable Amount	0.00
(4) Class B Interest	95,787.00
(5) Noteholders' Second Priority Principal Distributable Amount	0.00
(6) Class C Interest	50,471.25
(7) Noteholders' Third Priority Principal Distributable Amount	13,669,561.02
(8) Required Reserve Account	0.00
(9) Noteholders' Principal Distributable Amount	7,782,071.86
(10) Asset Representation Reviewer Amounts (in excess of 1)	0.00
(11) Distribution to Certificateholders	1,446,049.49

Total Distributions of Available Funds	24,745,246.37
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Servicing Fee	615,072.25
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 @ 11/15/19	690,371,461.65
Principal Paid	21,451,632.88
Note Balance @ 12/16/19	668,919,828.77
Class A-1	
Note Balance @ 11/15/19	0.00
Principal Paid	0.00
Note Balance @ 12/16/19	0.00
Note Factor @ 12/16/19	0.00000000%
Class A-2a	
Note Balance @ 11/15/19	177,544,772.07
Principal Paid	17,620,984.15
Note Balance @ 12/16/19	159,923,787.92
Note Factor @ 12/16/19	49.6657726%
Class A-2b	
Note Balance @ 11/15/19	38,596,689.58
Principal Paid	3,830,648.73
Note Balance @ 12/16/19	34,766,040.85
Note Factor @ 12/16/19	49.6657726%
Class A-3	
Note Balance @ 11/15/19	351,000,000.00
Principal Paid	0.00
Note Balance @ 12/16/19	351,000,000.00
Note Factor @ 12/16/19	100.00000000%
Class A-4	
Note Balance @ 11/15/19	76,260,000.00
Principal Paid	0.00
Note Balance @ 12/16/19	76,260,000.00
Note Factor @ 12/16/19	100.00000000%
Class B	
Note Balance @ 11/15/19	31,320,000.00
Principal Paid	0.00
Note Balance @ 12/16/19	31,320,000.00
Note Factor @ 12/16/19	100.00000000%
Class C	
Note Balance @ 11/15/19	15,650,000.00
Principal Paid	0.00
Note Balance @ 12/16/19	15,650,000.00
Note Factor @ 12/16/19	100.00000000%
Interest & Principal Payments	\$ Amount
Total Interest Paid	1,847,564.00
Total Principal Paid	21,451,632.88
Total Paid	<u>23,299,196.88</u>
Class A-1	
Coupon	2.44054%
Interest Paid	0.00
Principal Paid	0.00
Total Paid to A-1 Holders	<u>0.00</u>
Class A-2a	
Coupon	3.01000%
Interest Paid	445,341.47
Principal Paid	17,620,984.15
Total Paid to A-2a Holders	<u>18,066,325.62</u>
Class A-2b	
One-Month Libor	1.76538%
Coupon	1.90538%
Interest Paid	63,327.28
Principal Paid	3,830,648.73
Total Paid to A-2b Holders	<u>3,893,976.01</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	1.7744053
Total Interest Carryover Shortfall	0.0000000
Total Principal Distribution Amount	<u>20.6022040</u>
Total Distribution Amount	<u>22.3766093</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	1.3830480
A-2a Interest Carryover Shortfall	0.0000000
A-2a Principal Distribution Amount	<u>54.7235533</u>
Total A-2a Distribution Amount	<u>56.1066013</u>

A-2b Interest Distribution Amount	0.9046754
A-2b Interest Carryover Shortfall	0.0000000
A-2b Principal Distribution Amount	<u>54.7235533</u>
Total A-2b Distribution Amount	<u>55.6282287</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	637.23
Noteholders' Principal Distributable Amount	362.77

Account Balances	\$ Amount
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Reserve Account	
Balance as of 11/15/19	2,609,619.51
Investment Earnings	3,803.08
Investment Earnings Paid	(3,803.08)
Deposit/(Withdrawal)	-
Balance as of 12/16/19	2,609,619.51
Change	-
Required Reserve Amount	2,609,619.51

World Omni Auto Receivables Trust 2018-D
CASH MOVEMENT
November 30, 2019

	<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 11/30/19	25,353,559.50		
Investments earnings through 11/30/19	2,956.04		3,803.08
Deposit to accounts			
Transfer to WOFCO			
Transfer to Reserve Account			
Transfer to Collection Account	0.00		0.00
Total Activity through 11/30/19	25,356,515.54		3,803.08
Transfer to Distribution Account	(24,741,443.29)	24,745,246.37	(3,803.08)
Available Funds	615,072.25	24,745,246.37	2,609,619.51
 Disbursements:			
 Principal payments to Investors:			
Certificate A-1		0.00	
Certificate A-2a		17,620,984.15	
Certificate A-2b		3,830,648.73	
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		0.00	
Certificate A-2a		445,341.47	
Certificate A-2b		63,327.28	
Certificate A-3		974,025.00	
Certificate A-4		218,612.00	
Certificate B		95,787.00	
Certificate C		50,471.25	
Servicing fee	615,072.25		
Excess to Certificateholder		1,446,049.49	
Funds to be disbursed	615,072.25	24,745,246.37	0.00
Leave Excess in Collection Account	0.00		
Collection Balance at 11/30/19	0.00		
Balance after distribution	0.00	0.00	2,609,619.51