

World Omni Auto Receivables Trust 2018-D
Monthly Servicer Certificate
October 31, 2019

Dates Covered

Collections Period	10/01/19 - 10/31/19
Interest Accrual Period	10/15/19 - 11/14/19
30/360 Days	30
Actual/360 Days	31
Distribution Date	11/15/19

Collateral Pool Balance Data

	\$ Amount	# of Accounts
Pool Balance at 09/30/19	724,120,769.57	32,625
Yield Supplement Overcollateralization Amount 09/30/19	41,764,468.86	0
Receivables Balance 09/30/19	765,885,238.43	32,625
Principal Payments	26,488,624.39	537
Defaulted Receivables	1,309,919.27	48
Repurchased Accounts	0.00	0
Yield Supplement Overcollateralization Amount at 10/31/19	39,683,597.50	0
Pool Balance at 10/31/19	<u>698,403,097.27</u>	<u>32,040</u>

Pool Statistics

	\$ Amount	# of Accounts
Pool Factor	66.17%	
Prepayment ABS Speed	1.56%	
Aggregate Starting Principal Balance	1,115,466,187.84	38,980

Delinquent Receivables:

Past Due 31-60 days	6,643,224.78	253
Past Due 61-90 days	1,945,261.55	78
Past Due 91-120 days	346,345.89	17
Past Due 121+ days	0.00	0
Total	<u>8,934,832.22</u>	<u>348</u>

Total 31+ Delinquent as % Aggregate Ending Principal Balance	1.21%
Total 61+ Delinquent as % Aggregate Ending Principal Balance	0.31%
Delinquency Trigger Occurred	NO

Recoveries	852,803.20
Aggregate Net Losses/(Gains) - October 2019	457,116.07
Ratio of Net Loss to the Receivables Balance as of beginning of Collection Period (Annualized):	
Current Net Losses Ratio	0.72%
Prior Net Losses Ratio	1.00%
Second Prior Net Losses Ratio	0.68%
Third Prior Net Losses Ratio	0.52%
Four Month Average	<u>0.73%</u>

Cumulative Net Loss as a % of Aggregate Starting Principal Balance	0.58%
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Overcollateralization Target Amount	8,031,635.62
Actual Overcollateralization	8,031,635.62
Weighted Average APR	4.13%
Weighted Average APR, Yield Adjusted	6.79%
Weighted Average Remaining Term	54.24

Flow of Funds

	\$ Amount
Collections	29,925,085.69
Investment Earnings on Cash Accounts	10,862.09
Servicing Fee	(638,237.70)
Transfer to Collection Account	-
Available Funds	<u>29,297,710.08</u>

Distributions of Available Funds

(1) Asset Representation Reviewer Amounts (up to \$150,000 per year)	-
(2) Class A Interest	1,766,635.81
(3) Noteholders' First Priority Principal Distributable Amount	0.00
(4) Class B Interest	95,787.00
(5) Noteholders' Second Priority Principal Distributable Amount	1,740,283.45
(6) Class C Interest	50,471.25
(7) Noteholders' Third Priority Principal Distributable Amount	15,650,000.00
(8) Required Reserve Account	0.00
(9) Noteholders' Principal Distributable Amount	8,031,635.62
(10) Asset Representation Reviewer Amounts (in excess of 1)	0.00
(11) Distribution to Certificateholders	1,962,896.95

Total Distributions of Available Funds	29,297,710.08
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Servicing Fee	638,237.70
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 @ 10/15/19	715,793,380.72
Principal Paid	25,421,919.07
Note Balance @ 11/15/19	690,371,461.65
Class A-1	
Note Balance @ 10/15/19	0.00
Principal Paid	0.00
Note Balance @ 11/15/19	0.00
Note Factor @ 11/15/19	0.00000000%
Class A-2a	
Note Balance @ 10/15/19	198,427,062.73
Principal Paid	20,882,290.66
Note Balance @ 11/15/19	177,544,772.07
Note Factor @ 11/15/19	55.1381280%
Class A-2b	
Note Balance @ 10/15/19	43,136,317.99
Principal Paid	4,539,628.41
Note Balance @ 11/15/19	38,596,689.58
Note Factor @ 11/15/19	55.1381280%
Class A-3	
Note Balance @ 10/15/19	351,000,000.00
Principal Paid	0.00
Note Balance @ 11/15/19	351,000,000.00
Note Factor @ 11/15/19	100.00000000%
Class A-4	
Note Balance @ 10/15/19	76,260,000.00
Principal Paid	0.00
Note Balance @ 11/15/19	76,260,000.00
Note Factor @ 11/15/19	100.00000000%
Class B	
Note Balance @ 10/15/19	31,320,000.00
Principal Paid	0.00
Note Balance @ 11/15/19	31,320,000.00
Note Factor @ 11/15/19	100.00000000%
Class C	
Note Balance @ 10/15/19	15,650,000.00
Principal Paid	0.00
Note Balance @ 11/15/19	15,650,000.00
Note Factor @ 11/15/19	100.00000000%

Interest & Principal Payments**\$ Amount**

Total Interest Paid	1,912,894.06
Total Principal Paid	25,421,919.07
Total Paid	<u>27,334,813.13</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	497,721.22
Principal Paid	20,882,290.66
Total Paid to A-2a Holders	<u>21,380,011.88</u>
Class A-2b	
One-Month Libor	1.91350%
Coupon	2.05350%
Interest Paid	76,277.59
Principal Paid	4,539,628.41
Total Paid to A-2b Holders	<u>4,615,906.00</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
Total Interest Distribution Amount	1.8371484
Total Interest Carryover Shortfall	0.0000000
Total Principal Distribution Amount	<u>24.4152772</u>
Total Distribution Amount	<u>26.2524256</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	1.5457181
A-2a Interest Carryover Shortfall	0.0000000
A-2a Principal Distribution Amount	<u>64.8518343</u>
Total A-2a Distribution Amount	<u>66.3975524</u>
A-2b Interest Distribution Amount	1.0896799
A-2b Interest Carryover Shortfall	0.0000000
A-2b Principal Distribution Amount	<u>64.8518344</u>
Total A-2b Distribution Amount	<u>65.9415143</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	68.46
Noteholders' Third Priority Principal Distributable Amount	615.61
Noteholders' Principal Distributable Amount	315.93

Account Balances	\$ Amount
Reserve Account	
Balance as of 10/15/19	2,609,619.51
Investment Earnings	4,447.21
Investment Earnings Paid	(4,447.21)
Deposit/(Withdrawal)	-
Balance as of 11/15/19	2,609,619.51
Change	-
Required Reserve Amount	2,609,619.51

World Omni Auto Receivables Trust 2018-D
CASH MOVEMENT
October 31, 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 10/31/19	29,925,085.69		
Investments earnings through 10/31/19	6,414.88		4,447.21
Deposit to accounts			
Transfer to WOFCO			
Transfer to Reserve Account			
Transfer to Collection Account	0.00		0.00
Total Activity through 10/31/19	29,931,500.57		4,447.21
Transfer to Distribution Account	(29,293,262.87)	29,297,710.08	(4,447.21)
Available Funds	638,237.70	29,297,710.08	2,609,619.51
 Disbursements:			
 Principal payments to Investors:			
Certificate A-1		0.00	
Certificate A-2a		20,882,290.66	
Certificate A-2b		4,539,628.41	
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		497,721.22	
Certificate A-2b		76,277.59	
Certificate A-3		974,025.00	
Certificate A-4		218,612.00	
Certificate B		95,787.00	
Certificate C		50,471.25	
Servicing fee	638,237.70		
Excess to Certificateholder		1,962,896.95	
Funds to be disbursed	638,237.70	29,297,710.08	0.00
Leave Excess in Collection Account	0.00		
Collection Balance at 10/31/19	0.00		
Balance after distribution	0.00	0.00	2,609,619.51