

**World Omni Select Auto Trust 2018-1**  
**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	612,539,563.67	25,721
Principal Payments	11,785,740.30	220
Defaulted Receivables	330,520.37	12
Repurchased Accounts	0.00	0
Pool Balance at 12/31/18	<u>600,423,303.00</u>	<u>25,489</u>

**Pool Statistics**

	<b>\$ Amount</b>	<b># of Accounts</b>
Pool Factor	95.36%	
Prepayment ABS Speed	0.79%	
Aggregate Starting Principal Balance	629,617,794.25	26,006

**Delinquent Receivables:**

Past Due 31-60 days	19,839,699.97	835
Past Due 61-90 days	4,734,133.17	208
Past Due 91-120 days	821,037.41	36
Past Due 121+ days	0.00	0
Total	<u>25,394,870.55</u>	<u>1,079</u>

Total 31+ Delinquent as % Ending Pool Balance	4.23%
Total 61+ Delinquent as % Ending Pool Balance	0.93%

Recoveries	134,788.67
Aggregate Net Losses/(Gains) - December 2018	195,731.70
Ratio of Net Loss to the Receivables Balance as of beginning of Collection Period (Annualized):	
Current Net Losses Ratio	0.38%
Prior Net Losses Ratio	0.17%
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	0.04%
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Overcollateralization Target Amount	63,591,397.22
Actual Overcollateralization	63,183,357.89
Weighted Average APR	9.20%
Weighted Average Remaining Term	65.60

**Flow of Funds**

	<b>\$ Amount</b>
Collections	16,510,774.08
Investment Earnings on Cash Accounts	42,803.49
Servicing Fee	(638,062.05)
Transfer to Collection Account	-
Available Funds	<u>15,915,515.52</u>

**Distributions of Available Funds**

(1) Class A Interest	1,081,919.25
(2) Noteholders' First Priority Principal Distributable Amount	-
(3) Class B Interest	106,198.67
(4) Noteholders' Second Priority Principal Distributable Amount	-
(5) Class C Interest	162,023.50
(6) Noteholders' Third Priority Principal Distributable Amount	-
(7) Class D Interest	130,026.17
(8) Noteholders' Fourth Priority Principal Distributable Amount	-
(9) Class E Interest	83,841.58
(10) Noteholders' Fifth Priority Principal Distributable Amount	-
(11) Required Reserve Account	-
(12) Noteholders' Principal Distributable Amount	14,351,506.35
(13) Distribution to Certificateholders	-

Total Distributions of Available Funds	15,915,515.52
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Servicing Fee	638,062.05
Unpaid Servicing Fee	-
Change in amount of the unpaid servicing fee from the prior period	-

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

Original Class A	428,450,000.00
Original Class B	34,630,000.00
Original Class C	50,370,000.00
Original Class D	37,780,000.00
Original Class E	21,730,000.00

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

Note Balance @ 12/17/18	551,591,451.46
Principal Paid	14,351,506.35
Note Balance @ 01/15/19	537,239,945.11

**Class A-1**

Note Balance @ 12/17/18	81,631,451.46
Principal Paid	14,351,506.35
Note Balance @ 01/15/19	67,279,945.11
Note Factor @ 01/15/19	65.3203351%

**Class A-2**

Note Balance @ 12/17/18	215,000,000.00
Principal Paid	0.00
Note Balance @ 01/15/19	215,000,000.00
Note Factor @ 01/15/19	100.0000000%

**Class A-3**

Note Balance @ 12/17/18	110,450,000.00
Principal Paid	0.00
Note Balance @ 01/15/19	110,450,000.00
Note Factor @ 01/15/19	100.0000000%

**Class B**

Note Balance @ 12/17/18	34,630,000.00
Principal Paid	0.00
Note Balance @ 01/15/19	34,630,000.00
Note Factor @ 01/15/19	100.0000000%

**Class C**

Note Balance @ 12/17/18	50,370,000.00
Principal Paid	0.00
Note Balance @ 01/15/19	50,370,000.00
Note Factor @ 01/15/19	100.0000000%

**Class D**

Note Balance @ 12/17/18	37,780,000.00
Principal Paid	0.00
Note Balance @ 01/15/19	37,780,000.00
Note Factor @ 01/15/19	100.0000000%

**Class E**

Note Balance @ 12/17/18	21,730,000.00
Principal Paid	0.00
Note Balance @ 01/15/19	21,730,000.00
Note Factor @ 01/15/19	100.0000000%

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

Total Interest Paid	1,564,009.17
Total Principal Paid	14,351,506.35
Total Paid	<u>15,915,515.52</u>

**Class A-1**

Coupon	2.78222%
Interest Paid	182,955.08
Principal Paid	14,351,506.35
Total Paid to A-1 Holders	<u>14,534,461.43</u>

**Class A-2**

Coupon	3.24000%
Interest Paid	580,500.00
Principal Paid	0.00
Total Paid to A-2 Holders	<u>580,500.00</u>

<b>Class A-3</b>	
Coupon	3.46000%
Interest Paid	318,464.17
Principal Paid	0.00
Total Paid to A-3 Holders	<u>318,464.17</u>

<b>Class B</b>	
Coupon	3.68000%
Interest Paid	106,198.67
Principal Paid	0.00
Total Paid to B Holders	<u>106,198.67</u>

<b>Class C</b>	
Coupon	3.86000%
Interest Paid	162,023.50
Principal Paid	0.00
Total Paid to C Holders	<u>162,023.50</u>

<b>Class D</b>	
Coupon	4.13000%
Interest Paid	130,026.17
Principal Paid	0.00
Total Paid to D Holders	<u>130,026.17</u>

<b>Class E</b>	
Coupon	4.63000%
Interest Paid	83,841.58
Principal Paid	0.00
Total Paid to E Holders	<u>83,841.58</u>

<b>Distribution per \$1,000 of Notes</b>	<b>Total</b>
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Total Interest Distribution Amount	2.7297005
Total Interest Carryover Shortfall	0.0000000
Total Principal Distribution Amount	25.0480075
Total Distribution Amount	<u>27.7777080</u>

A-1 Interest Distribution Amount	1.7762629
A-1 Interest Carryover Shortfall	0.0000000
A-1 Principal Distribution Amount	139.3350131
Total A-1 Distribution Amount	<u>141.1112760</u>

A-2 Interest Distribution Amount	2.7000000
A-2 Interest Carryover Shortfall	0.0000000
A-2 Principal Distribution Amount	0.0000000
Total A-2 Distribution Amount	<u>2.7000000</u>

A-3 Interest Distribution Amount	2.8833334
A-3 Interest Carryover Shortfall	0.0000000
A-3 Principal Distribution Amount	0.0000000
Total A-3 Distribution Amount	<u>2.8833334</u>

B Interest Distribution Amount	3.0666668
B Interest Carryover Shortfall	0.0000000
B Principal Distribution Amount	0.0000000
Total B Distribution Amount	<u>3.0666668</u>

C Interest Distribution Amount	3.2166667
C Interest Carryover Shortfall	0.0000000
C Principal Distribution Amount	0.0000000
Total C Distribution Amount	<u>3.2166667</u>

D Interest Distribution Amount	3.4416668
D Interest Carryover Shortfall	0.0000000
D Principal Distribution Amount	0.0000000
Total D Distribution Amount	<u>3.4416668</u>

E Interest Distribution Amount	3.8583332
E Interest Carryover Shortfall	0.0000000
E Principal Distribution Amount	0.0000000
Total E Distribution Amount	<u>3.8583332</u>

Noteholders' First Priority Principal Distributable Amount	0.00
Noteholders' Second Priority Principal Distributable Amount	0.00
Noteholders' Third Priority Principal Distributable Amount	0.00
Noteholders' Fourth Priority Principal Distributable Amount	0.00
Noteholders' Fifth Priority Principal Distributable Amount	0.00
Noteholders' Principal Distributable Amount	1,000.00

<b>Account Balances</b>	<b>\$ Amount</b>
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<b>Reserve Account</b>	
Balance as of 12/17/18	3,148,088.97
Investment Earnings	5,876.08
Investment Earnings Paid	(5,876.08)
Deposit/(Withdrawal)	-
Balance as of 01/15/19	3,148,088.97
Change	-
Required Reserve Amount	3,148,088.97

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World Omni Select Auto Trust 2018-1  
 CASH MOVEMENT  
 December 31, 2018

	<u>Collection</u>	<u>Distribution</u>	<u>Reserve</u>
Beginning Balance	0.00	0.00	3,148,088.97
Beginning Collections Balance			
Collections Wired through 12/31/18	16,510,774.08		
Investments earnings through 12/31/18	36,927.41		5,876.08
Deposit to accounts			
Transfer to WOFCO			
Transfer to Reserve Account	0.00		0.00
Transfer to Collection Account	16,547,701.49		5,876.08
Total Activity through 12/31/18	(15,909,639.44)	15,915,515.52	(5,876.08)
Transfer to Distribution Account			
Available Funds	638,062.05	15,915,515.52	3,148,088.97
Disbursements:			
Principal payments to Investors:			
Certificate A-1		14,351,506.35	
Certificate A-2		0.00	
Certificate A-3		0.00	
Certificate B		0.00	
Certificate C		0.00	
Certificate D		0.00	
Certificate E		0.00	
Interest payments to Investors :			
Certificate A-1		182,955.08	
Certificate A-2		580,500.00	
Certificate A-3		318,464.17	
Certificate B		106,198.67	
Certificate C		162,023.50	
Certificate D		130,026.17	
Certificate E		83,841.58	
Servicing fee	638,062.05		
Excess to Certificateholder		0.00	
Funds to be disbursed	638,062.05	15,915,515.52	0.00
Leave Excess in Collection Account	0.00		
Collection Balance at 12/31/18	0.00	0.00	3,148,088.97
Balance after distribution	0.00	0.00	3,148,088.97