

World Omni Select Auto Trust 2018-1
Monthly Servicer Certificate
January 31, 2019

Dates Covered

Collections Period	01/01/19 - 01/31/19
Interest Accrual Period	01/15/19 - 02/14/19
30/360 Days	30
Actual/360 Days	31
Distribution Date	02/15/19

Collateral Pool Balance Data

	<u>\$ Amount</u>	<u># of Accounts</u>
Pool Balance at 12/31/18	600,423,303.00	25,489
Principal Payments	12,942,636.65	315
Defaulted Receivables	1,048,363.83	48
Repurchased Accounts	0.00	0
Pool Balance at 01/31/19	<u>586,432,302.52</u>	<u>25,126</u>

Pool Statistics

	<u>\$ Amount</u>	<u># of Accounts</u>
Pool Factor	93.14%	
Prepayment ABS Speed	1.08%	
Aggregate Starting Principal Balance	629,617,794.25	26,006

Delinquent Receivables:

Past Due 31-60 days	19,995,225.22	853
Past Due 61-90 days	6,470,470.11	281
Past Due 91-120 days	1,063,003.78	51
Past Due 121+ days	0.00	0
Total	<u>27,528,699.11</u>	<u>1,185</u>

Total 31+ Delinquent as % Ending Pool Balance	4.69%
Total 61+ Delinquent as % Ending Pool Balance	1.28%

Recoveries	318,747.06
Aggregate Net Losses/(Gains) - January 2019	729,616.77
Ratio of Net Loss to the Receivables Balance as of beginning of Collection Period (Annualized):	
Current Net Losses Ratio	1.46%
Prior Net Losses Ratio	0.38%
Second Prior Net Losses Ratio	0.17%
Third Prior Net Losses Ratio	N/A
Four Month Average	<u>N/A</u>

Cumulative Net Loss as a % of Aggregate Starting Principal Balance	0.16%
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Overcollateralization Target Amount	63,591,397.22
Actual Overcollateralization	63,591,397.22
Weighted Average APR	9.19%
Weighted Average Remaining Term	64.72

Flow of Funds

	<u>\$ Amount</u>
Collections	17,860,856.94
Investment Earnings on Cash Accounts	37,377.27
Servicing Fee	(625,440.94)
Transfer to Collection Account	-
Available Funds	<u>17,272,793.27</u>

Distributions of Available Funds

(1) Class A Interest	1,060,153.50
(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	14,399,039.81
(13) Distribution to Certificateholders	1,331,510.04

Total Distributions of Available Funds	17,272,793.27
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Servicing Fee	625,440.94
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 @ 01/15/19	537,239,945.11
Principal Paid	14,399,039.81
Note Balance @ 02/15/19	522,840,905.30
Class A-1	
Note Balance @ 01/15/19	67,279,945.11
Principal Paid	14,399,039.81
Note Balance @ 02/15/19	52,880,905.30
Note Factor @ 02/15/19	51.3406848%
Class A-2	
Note Balance @ 01/15/19	215,000,000.00
Principal Paid	0.00
Note Balance @ 02/15/19	215,000,000.00
Note Factor @ 02/15/19	100.0000000%
Class A-3	
Note Balance @ 01/15/19	110,450,000.00
Principal Paid	0.00
Note Balance @ 02/15/19	110,450,000.00
Note Factor @ 02/15/19	100.0000000%
Class B	
Note Balance @ 01/15/19	34,630,000.00
Principal Paid	0.00
Note Balance @ 02/15/19	34,630,000.00
Note Factor @ 02/15/19	100.0000000%
Class C	
Note Balance @ 01/15/19	50,370,000.00
Principal Paid	0.00
Note Balance @ 02/15/19	50,370,000.00
Note Factor @ 02/15/19	100.0000000%
Class D	
Note Balance @ 01/15/19	37,780,000.00
Principal Paid	0.00
Note Balance @ 02/15/19	37,780,000.00
Note Factor @ 02/15/19	100.0000000%
Class E	
Note Balance @ 01/15/19	21,730,000.00
Principal Paid	0.00
Note Balance @ 02/15/19	21,730,000.00
Note Factor @ 02/15/19	100.0000000%

Interest & Principal Payments	\$ Amount
Total Interest Paid	1,542,243.42
Total Principal Paid	14,399,039.81
Total Paid	<u>15,941,283.23</u>
Class A-1	
Coupon	2.78222%
Interest Paid	161,189.33
Principal Paid	14,399,039.81
Total Paid to A-1 Holders	<u>14,560,229.14</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>

Class A-3	
Coupon	3.46000%
Interest Paid	318,464.17
Principal Paid	0.00
Total Paid to A-3 Holders	<u>318,464.17</u>
Class B	
Coupon	3.68000%
Interest Paid	106,198.67
Principal Paid	0.00
Total Paid to B Holders	<u>106,198.67</u>
Class C	
Coupon	3.86000%
Interest Paid	162,023.50
Principal Paid	0.00
Total Paid to C Holders	<u>162,023.50</u>
Class D	
Coupon	4.13000%
Interest Paid	130,026.17
Principal Paid	0.00
Total Paid to D Holders	<u>130,026.17</u>
Class E	
Coupon	4.63000%
Interest Paid	83,841.58
Principal Paid	0.00
Total Paid to E Holders	<u>83,841.58</u>

Distribution per \$1,000 of Notes

	Total
Total Interest Distribution Amount	2.6917122
Total Interest Carryover Shortfall	0.0000000
Total Principal Distribution Amount	<u>25.1309687</u>
Total Distribution Amount	<u>27.8226809</u>
A-1 Interest Distribution Amount	1.5649450
A-1 Interest Carryover Shortfall	0.0000000
A-1 Principal Distribution Amount	<u>139.7965030</u>
Total A-1 Distribution Amount	<u>141.3614480</u>
A-2 Interest Distribution Amount	2.7000000
A-2 Interest Carryover Shortfall	0.0000000
A-2 Principal Distribution Amount	<u>0.0000000</u>
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	<u>0.0000000</u>
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	<u>0.0000000</u>
Total B Distribution Amount	<u>3.0666668</u>
C Interest Distribution Amount	3.2166667
C Interest Carryover Shortfall	0.0000000
C Principal Distribution Amount	<u>0.0000000</u>
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

Account Balances	\$ Amount
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Reserve Account	
Balance as of 01/15/19	3,148,088.97
Investment Earnings	6,288.20
Investment Earnings Paid	(6,288.20)
Deposit/(Withdrawal)	-
Balance as of 02/15/19	3,148,088.97
Change	-
Required Reserve Amount	3,148,088.97

World Omni Select Auto Trust 2018-1
CASH MOVEMENT
January 31, 2019

	<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 01/31/19	17,860,856.94		
Investments earnings through 01/31/19	31,089.07		6,288.20
Deposit to accounts			
Transfer to WOFCO			
Transfer to Reserve Account	0.00		0.00
Transfer to Collection Account	17,891,946.01		6,288.20
Total Activity through 01/31/19	(17,266,505.07)	17,272,793.27	(6,288.20)
Transfer to Distribution Account			
Available Funds	625,440.94	17,272,793.27	3,148,088.97
Disbursements:			
Principal payments to Investors:			
Certificate A-1		14,399,039.81	
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		161,189.33	
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	625,440.94		
Excess to Certificateholder		1,331,510.04	
Funds to be disbursed	625,440.94	17,272,793.27	0.00
Leave Excess in Collection Account	0.00		
Collection Balance at 01/31/19	0.00		
Balance after distribution	0.00	0.00	3,148,088.97