

World Omni Select Auto Trust 2018-1
Monthly Servicer Certificate
November 30, 2018

Dates Covered

Collections Period	10/17/18 - 11/30/18
Interest Accrual Period	11/14/18 - 12/16/18
30/360 Days	31
Actual/360 Days	33
Distribution Date	12/17/18

Collateral Pool Balance Data

	\$ Amount	# of Accounts
Original Pool Balance	629,617,794.25	26,006
Principal Payments	16,821,922.05	276
Defaulted Receivables	256,308.53	9
Repurchased Accounts	0.00	0
Pool Balance at 11/30/18	<u>612,539,563.67</u>	<u>25,721</u>

Pool Statistics

	\$ Amount	# of Accounts
Pool Factor	97.29%	
Prepayment ABS Speed	1.48%	
Aggregate Starting Principal Balance	629,617,794.25	26,006

Delinquent Receivables:

Past Due 31-60 days	15,494,523.23	653
Past Due 61-90 days	2,391,798.86	99
Past Due 91-120 days	31,064.42	1
Past Due 121+ days	0.00	0
Total	<u>17,917,386.51</u>	<u>753</u>

Total 31+ Delinquent as % Ending Pool Balance	2.93%
Total 61+ Delinquent as % Ending Pool Balance	0.40%

Recoveries	168,867.60
Aggregate Net Losses/(Gains) - November 2018	87,440.93
Ratio of Net Loss to the Receivables Balance as of beginning of Collection Period (Annualized):	
Current Net Losses Ratio	0.17%
Prior Net Losses Ratio	N/A
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	0.01%
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Overcollateralization Target Amount	63,591,397.22
Actual Overcollateralization	60,948,112.21
Weighted Average APR	9.20%
Weighted Average Remaining Term	66.49

Flow of Funds

	\$ Amount
Collections	23,999,056.00
Investment Earnings on Cash Accounts	21,185.76
Servicing Fee	(961,916.07)
Transfer to Collection Account	-
Available Funds	<u>23,058,325.69</u>

Distributions of Available Funds

(1) Class A Interest	1,191,617.58
(2) Noteholders' First Priority Principal Distributable Amount	-
(3) Class B Interest	109,738.62
(4) Noteholders' Second Priority Principal Distributable Amount	-
(5) Class C Interest	167,424.28
(6) Noteholders' Third Priority Principal Distributable Amount	-
(7) Class D Interest	134,360.37
(8) Noteholders' Fourth Priority Principal Distributable Amount	-
(9) Class E Interest	86,636.30
(10) Noteholders' Fifth Priority Principal Distributable Amount	-
(11) Required Reserve Account	-
(12) Noteholders' Principal Distributable Amount	21,368,548.54
(13) Distribution to Certificateholders	-

Total Distributions of Available Funds	23,058,325.69
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Servicing Fee	961,916.07
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	
Original Note Balance	572,960,000.00
Principal Paid	21,368,548.54
Note Balance @ 12/17/18	551,591,451.46
Class A-1	
Original Note Balance	103,000,000.00
Principal Paid	21,368,548.54
Note Balance @ 12/17/18	81,631,451.46
Note Factor @ 12/17/18	79.2538364%
Class A-2	
Original Note Balance	215,000,000.00
Principal Paid	0.00
Note Balance @ 12/17/18	215,000,000.00
Note Factor @ 12/17/18	100.0000000%
Class A-3	
Original Note Balance	110,450,000.00
Principal Paid	0.00
Note Balance @ 12/17/18	110,450,000.00
Note Factor @ 12/17/18	100.0000000%
Class B	
Original Note Balance	34,630,000.00
Principal Paid	0.00
Note Balance @ 12/17/18	34,630,000.00
Note Factor @ 12/17/18	100.0000000%
Class C	
Original Note Balance	50,370,000.00
Principal Paid	0.00
Note Balance @ 12/17/18	50,370,000.00
Note Factor @ 12/17/18	100.0000000%
Class D	
Original Note Balance	37,780,000.00
Principal Paid	0.00
Note Balance @ 12/17/18	37,780,000.00
Note Factor @ 12/17/18	100.0000000%
Class E	
Original Note Balance	21,730,000.00
Principal Paid	0.00
Note Balance @ 12/17/18	21,730,000.00
Note Factor @ 12/17/18	100.0000000%
Interest & Principal Payments	\$ Amount
Total Interest Paid	1,689,777.15
Total Principal Paid	21,368,548.54
Total Paid	<u>23,058,325.69</u>
Class A-1	
Coupon	2.78222%
Interest Paid	262,687.94
Principal Paid	21,368,548.54
Total Paid to A-1 Holders	<u>21,631,236.48</u>
Class A-2	
Coupon	3.24000%
Interest Paid	599,850.00
Principal Paid	0.00
Total Paid to A-2 Holders	<u>599,850.00</u>

Class A-3	
Coupon	3.46000%
Interest Paid	329,079.64
Principal Paid	0.00
Total Paid to A-3 Holders	<u>329,079.64</u>

Class B	
Coupon	3.68000%
Interest Paid	109,738.62
Principal Paid	0.00
Total Paid to B Holders	<u>109,738.62</u>

Class C	
Coupon	3.86000%
Interest Paid	167,424.28
Principal Paid	0.00
Total Paid to C Holders	<u>167,424.28</u>

Class D	
Coupon	4.13000%
Interest Paid	134,360.37
Principal Paid	0.00
Total Paid to D Holders	<u>134,360.37</u>

Class E	
Coupon	4.63000%
Interest Paid	86,636.30
Principal Paid	0.00
Total Paid to E Holders	<u>86,636.30</u>

Distribution per \$1,000 of Notes	Total
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Total Interest Distribution Amount	2.9492061
Total Interest Carryover Shortfall	0.0000000
Total Principal Distribution Amount	<u>37.2950093</u>
Total Distribution Amount	<u>40.2442154</u>

A-1 Interest Distribution Amount	2.5503683
A-1 Interest Carryover Shortfall	0.0000000
A-1 Principal Distribution Amount	<u>207.4616363</u>
Total A-1 Distribution Amount	<u>210.0120046</u>

A-2 Interest Distribution Amount	2.7900000
A-2 Interest Carryover Shortfall	0.0000000
A-2 Principal Distribution Amount	<u>0.0000000</u>
Total A-2 Distribution Amount	<u>2.7900000</u>

A-3 Interest Distribution Amount	2.9794445
A-3 Interest Carryover Shortfall	0.0000000
A-3 Principal Distribution Amount	<u>0.0000000</u>
Total A-3 Distribution Amount	<u>2.9794445</u>

B Interest Distribution Amount	3.1688888
B Interest Carryover Shortfall	0.0000000
B Principal Distribution Amount	<u>0.0000000</u>
Total B Distribution Amount	<u>3.1688888</u>

C Interest Distribution Amount	3.3238888
C Interest Carryover Shortfall	0.0000000
C Principal Distribution Amount	<u>0.0000000</u>
Total C Distribution Amount	<u>3.3238888</u>

D Interest Distribution Amount	3.5563888
D Interest Carryover Shortfall	0.0000000
D Principal Distribution Amount	0.0000000
Total D Distribution Amount	<u>3.5563888</u>
E Interest Distribution Amount	3.9869443
E Interest Carryover Shortfall	0.0000000
E Principal Distribution Amount	0.0000000
Total E Distribution Amount	<u>3.9869443</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**

Reserve Account	
Balance as of 11/14/18	3,148,088.97
Investment Earnings	3,079.04
Investment Earnings Paid	(3,079.04)
Deposit/(Withdrawal)	-
Balance as of 12/17/18	3,148,088.97
Change	-
Required Reserve Amount	3,148,088.97

Credit Risk Retention Information

The fair value of the notes and the certificates on the Closing Date is summarized below. The totals may not sum due to rounding.

<u>Class of Securities</u>	Fair Value <i>(in millions)</i>	Fair Value <i>(as a percentage of the fair values of the notes and the certificates)</i>
Class A Notes	\$428.42	70.4%
Class B Notes	\$34.62	5.7%
Class C Notes	\$50.36	8.3%
Class D Notes	\$37.77	6.2%
Class E Notes	\$21.73	3.6%
Certificates	\$36.03	5.9%
Total	<u>\$608.94</u>	<u>100.0%</u>

World Omni Select Auto Trust 2018-1
CASH MOVEMENT
November 30, 2018

	<u>Collection</u>	<u>Distribution</u>	<u>Reserve</u>
Beginning Balance	0.00	0.00	0.00
Beginning Collections Balance			
Collections Wired through 11/30/18	23,999,056.00		
Investments earnings through 11/30/18	18,106.72		3,079.04
Deposit to accounts			
Transfer to WOFCO			
Transfer to Reserve Account (11/14/2018)			3,148,088.97
Transfer to Collection Account	0.00		0.00
Total Activity through 11/30/18	24,017,162.72		3,151,168.01
Transfer to Distribution Account	(23,055,246.65)	23,058,325.69	(3,079.04)
Available Funds	961,916.07	23,058,325.69	3,148,088.97
Disbursements:			
Principal payments to Investors:			
Certificate A-1		21,368,548.54	
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		262,687.94	
Certificate A-2		599,850.00	
Certificate A-3		329,079.64	
Certificate B		109,738.62	
Certificate C		167,424.28	
Certificate D		134,360.37	
Certificate E		86,636.30	
Servicing fee	961,916.07		0.00
Excess to Certificateholder			
Funds to be disbursed	961,916.07	23,058,325.69	0.00
Leave Excess in Collection Account	0.00		
Collection Balance at 11/30/18	0.00		
Balance after distribution	0.00	0.00	3,148,088.97