

**World Omni Select Auto Trust 2018-1**  
**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**

	<b>\$ Amount</b>	<b># of Accounts</b>
Pool Balance at 10/31/19	406,264,405.56	19,484
Principal Payments	14,201,912.99	417
Defaulted Receivables	3,164,141.12	151
Repurchased Accounts	0.00	0
Pool Balance at 11/30/19	<u>388,898,351.45</u>	<u>18,916</u>

**Pool Statistics**

	<b>\$ Amount</b>	<b># of Accounts</b>
Pool Factor	61.77%	
Prepayment ABS Speed	1.93%	
Aggregate Starting Principal Balance	629,617,794.25	26,006

**Delinquent Receivables:**

Past Due 31-60 days	23,980,796.42	1,096
Past Due 61-90 days	7,455,214.48	349
Past Due 91-120 days	1,432,635.73	80
Past Due 121+ days	0.00	0
Total	<u>32,868,646.63</u>	<u>1,525</u>

Total 31+ Delinquent as % Ending Pool Balance	8.45%
Total 61+ Delinquent as % Ending Pool Balance	2.29%

Recoveries	1,479,478.27
Aggregate Net Losses/(Gains) - November 2019	1,684,662.85
Ratio of Net Loss to the Receivables Balance as of beginning of Collection Period (Annualized):	
Current Net Losses Ratio	4.98%
Prior Net Losses Ratio	4.20%
Second Prior Net Losses Ratio	2.67%
Third Prior Net Losses Ratio	<u>3.34%</u>
Four Month Average	<u>3.80%</u>

Cumulative Net Loss as a % of Aggregate Starting Principal Balance	2.38%
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Overcollateralization Target Amount	63,591,397.22
Actual Overcollateralization	63,306,884.75
Weighted Average APR	8.85%
Weighted Average Remaining Term	55.58

**Flow of Funds**

	<b>\$ Amount</b>
Collections	18,535,383.52
Investment Earnings on Cash Accounts	6,729.42
Servicing Fee	(423,192.09)
Transfer to Collection Account	-
Available Funds	<u>18,118,920.85</u>

**Distributions of Available Funds**

(1) Class A Interest	555,289.29
(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	17,081,541.64
(13) Distribution to Certificateholders	-

Total Distributions of Available Funds	18,118,920.85
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Servicing Fee	423,192.09
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 @ 11/15/19	342,673,008.34
Principal Paid	17,081,541.64
Note Balance @ 12/16/19	325,591,466.70

**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-2**

Note Balance @ 11/15/19	87,713,008.34
Principal Paid	17,081,541.64
Note Balance @ 12/16/19	70,631,466.70
Note Factor @ 12/16/19	32.8518450%

**Class A-3**

Note Balance @ 11/15/19	110,450,000.00
Principal Paid	0.00
Note Balance @ 12/16/19	110,450,000.00
Note Factor @ 12/16/19	100.00000000%

**Class B**

Note Balance @ 11/15/19	34,630,000.00
Principal Paid	0.00
Note Balance @ 12/16/19	34,630,000.00
Note Factor @ 12/16/19	100.00000000%

**Class C**

Note Balance @ 11/15/19	50,370,000.00
Principal Paid	0.00
Note Balance @ 12/16/19	50,370,000.00
Note Factor @ 12/16/19	100.00000000%

**Class D**

Note Balance @ 11/15/19	37,780,000.00
Principal Paid	0.00
Note Balance @ 12/16/19	37,780,000.00
Note Factor @ 12/16/19	100.00000000%

**Class E**

Note Balance @ 11/15/19	21,730,000.00
Principal Paid	0.00
Note Balance @ 12/16/19	21,730,000.00
Note Factor @ 12/16/19	100.00000000%

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

Total Interest Paid	1,037,379.21
Total Principal Paid	17,081,541.64
Total Paid	<u>18,118,920.85</u>

**Class A-1**

Coupon	2.78222%
Interest Paid	0.00
Principal Paid	0.00
Total Paid to A-1 Holders	<u>0.00</u>

**Class A-2**

Coupon	3.24000%
Interest Paid	236,825.12
Principal Paid	17,081,541.64
Total Paid to A-2 Holders	<u>17,318,366.76</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>
Total Interest Distribution Amount	1.8105613
Total Interest Carryover Shortfall	0.0000000
Total Principal Distribution Amount	<u>29.8127996</u>
Total Distribution Amount	<u>31.6233609</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-2 Interest Distribution Amount	1.1015122
A-2 Interest Carryover Shortfall	0.0000000
A-2 Principal Distribution Amount	<u>79.4490309</u>
Total A-2 Distribution Amount	<u>80.5505431</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**

**Reserve Account**

Balance as of 11/15/19	3,148,088.97
Investment Earnings	4,587.83
Investment Earnings Paid	(4,587.83)
Deposit/(Withdrawal)	-
Balance as of 12/16/19	3,148,088.97
Change	-
Required Reserve Amount	3,148,088.97

World Omni Select Auto Trust 2018-1  
CASH MOVEMENT  
November 30, 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 11/30/19	18,535,383.52		
Investments earnings through 11/30/19	2,141.59		4,587.83
Deposit to accounts			
Transfer to WOFCO			
Transfer to Reserve Account			
Transfer to Collection Account	0.00		0.00
Total Activity through 11/30/19	18,537,525.11		4,587.83
Transfer to Distribution Account	(18,114,333.02)	18,118,920.85	(4,587.83)
Available Funds	423,192.09	18,118,920.85	3,148,088.97
Disbursements:			
Principal payments to Investors:			
Certificate A-1		0.00	
Certificate A-2		17,081,541.64	
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		0.00	
Certificate A-2		236,825.12	
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	423,192.09		
Excess to Certificateholder		0.00	
Funds to be disbursed	423,192.09	18,118,920.85	0.00
Leave Excess in Collection Account	0.00		
Collection Balance at 11/30/19	0.00		
Balance after distribution	0.00	0.00	3,148,088.97