

World Omni Select Auto Trust 2018-1
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	426,397,322.69	20,128
Principal Payments	17,172,106.19	507
Defaulted Receivables	2,940,874.32	136
Repurchased Accounts	19,936.62	1
Pool Balance at 10/31/19	<u>406,264,405.56</u>	<u>19,484</u>

Pool Statistics

	\$ Amount	# of Accounts
Pool Factor	64.53%	
Prepayment ABS Speed	2.19%	
Aggregate Starting Principal Balance	629,617,794.25	26,006

Delinquent Receivables:

Past Due 31-60 days	24,414,844.10	1,095
Past Due 61-90 days	6,921,132.06	335
Past Due 91-120 days	1,171,298.50	59
Past Due 121+ days	0.00	0
Total	<u>32,507,274.66</u>	<u>1,489</u>

Total 31+ Delinquent as % Ending Pool Balance	8.00%
Total 61+ Delinquent as % Ending Pool Balance	1.99%

Recoveries	1,448,316.95
Aggregate Net Losses/(Gains) - October 2019	1,492,557.37
Ratio of Net Loss to the Receivables Balance as of beginning of Collection Period (Annualized):	
Current Net Losses Ratio	4.20%
Prior Net Losses Ratio	2.67%
Second Prior Net Losses Ratio	3.34%
Third Prior Net Losses Ratio	<u>3.11%</u>
Four Month Average	<u>3.33%</u>

Cumulative Net Loss as a % of Aggregate Starting Principal Balance	2.11%
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Overcollateralization Target Amount	63,591,397.22
Actual Overcollateralization	63,591,397.22
Weighted Average APR	8.87%
Weighted Average Remaining Term	56.47

Flow of Funds

	\$ Amount
Collections	21,659,074.58
Investment Earnings on Cash Accounts	10,130.29
Servicing Fee	(444,163.88)
Transfer to Collection Account	19,936.62
Available Funds	<u>21,244,977.61</u>

Distributions of Available Funds

(1) Class A Interest	609,648.17
(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	20,132,917.13
(13) Distribution to Certificateholders	20,322.39

Total Distributions of Available Funds	21,244,977.61
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Servicing Fee	444,163.88
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 @ 10/15/19	362,805,925.47
Principal Paid	20,132,917.13
Note Balance @ 11/15/19	342,673,008.34

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-2

Note Balance @ 10/15/19	107,845,925.47
Principal Paid	20,132,917.13
Note Balance @ 11/15/19	87,713,008.34
Note Factor @ 11/15/19	40.7967481%

Class A-3

Note Balance @ 10/15/19	110,450,000.00
Principal Paid	0.00
Note Balance @ 11/15/19	110,450,000.00
Note Factor @ 11/15/19	100.00000000%

Class B

Note Balance @ 10/15/19	34,630,000.00
Principal Paid	0.00
Note Balance @ 11/15/19	34,630,000.00
Note Factor @ 11/15/19	100.00000000%

Class C

Note Balance @ 10/15/19	50,370,000.00
Principal Paid	0.00
Note Balance @ 11/15/19	50,370,000.00
Note Factor @ 11/15/19	100.00000000%

Class D

Note Balance @ 10/15/19	37,780,000.00
Principal Paid	0.00
Note Balance @ 11/15/19	37,780,000.00
Note Factor @ 11/15/19	100.00000000%

Class E

Note Balance @ 10/15/19	21,730,000.00
Principal Paid	0.00
Note Balance @ 11/15/19	21,730,000.00
Note Factor @ 11/15/19	100.00000000%

Interest & Principal Payments**\$ Amount**

Total Interest Paid	1,091,738.09
Total Principal Paid	20,132,917.13
Total Paid	<u>21,224,655.22</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	291,184.00
Principal Paid	20,132,917.13
Total Paid to A-2 Holders	<u>20,424,101.13</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	1.9054351
Total Interest Carryover Shortfall	0.0000000
Total Principal Distribution Amount	<u>35.1384340</u>
Total Distribution Amount	<u>37.0438691</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	1.3543442
A-2 Interest Carryover Shortfall	0.0000000
A-2 Principal Distribution Amount	<u>93.6414750</u>
Total A-2 Distribution Amount	<u>94.9958192</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 10/15/19	3,148,088.97
Investment Earnings	5,364.91
Investment Earnings Paid	(5,364.91)
Deposit/(Withdrawal)	-
Balance as of 11/15/19	3,148,088.97
Change	-
Required Reserve Amount	3,148,088.97

World Omni Select Auto Trust 2018-1
CASH MOVEMENT
October 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 10/31/19	21,659,074.58		
Investments earnings through 10/31/19	4,765.38		5,364.91
Deposit to accounts			
Transfer to WOFCO			
Transfer to Reserve Account			
Transfer to Collection Account	19,936.62		0.00
Total Activity through 10/31/19	21,683,776.58		5,364.91
Transfer to Distribution Account	(21,239,612.70)	21,244,977.61	(5,364.91)
Available Funds	444,163.88	21,244,977.61	3,148,088.97
 Disbursements:			
 Principal payments to Investors:			
Certificate A-1		0.00	
Certificate A-2		20,132,917.13	
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		291,184.00	
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			
Excess to Certificateholder	444,163.88	20,322.39	
Funds to be disbursed	444,163.88	21,244,977.61	0.00
Leave Excess in Collection Account	0.00		
Collection Balance at 10/31/19	0.00		
Balance after distribution	0.00	0.00	3,148,088.97