

World Omni Select Auto Trust 2018-1
Monthly Servicer Certificate
September 30, 2019

Dates Covered

Collections Period	09/01/19 - 09/30/19
Interest Accrual Period	09/16/19 - 10/14/19
30/360 Days	30
Actual/360 Days	29
Distribution Date	10/15/19

Collateral Pool Balance Data

	\$ Amount	# of Accounts
Pool Balance at 08/31/19	445,357,259.33	20,757
Principal Payments	16,673,512.49	515
Defaulted Receivables	2,286,424.15	114
Repurchased Accounts	0.00	0
Pool Balance at 09/30/19	<u>426,397,322.69</u>	<u>20,128</u>

Pool Statistics

	\$ Amount	# of Accounts
Pool Factor	67.72%	
Prepayment ABS Speed	2.03%	
Aggregate Starting Principal Balance	629,617,794.25	26,006

Delinquent Receivables:

Past Due 31-60 days	24,053,347.55	1,073
Past Due 61-90 days	6,652,499.13	307
Past Due 91-120 days	1,104,119.42	58
Past Due 121+ days	0.00	0
Total	<u>31,809,966.10</u>	<u>1,438</u>

Total 31+ Delinquent as % Ending Pool Balance	7.46%
Total 61+ Delinquent as % Ending Pool Balance	1.82%

Recoveries	1,296,313.09
Aggregate Net Losses/(Gains) - September 2019	990,111.06
Ratio of Net Loss to the Receivables Balance as of beginning of Collection Period (Annualized):	
Current Net Losses Ratio	2.67%
Prior Net Losses Ratio	3.34%
Second Prior Net Losses Ratio	3.11%
Third Prior Net Losses Ratio	2.75%
Four Month Average	<u>2.97%</u>

Cumulative Net Loss as a % of Aggregate Starting Principal Balance	1.87%
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Overcollateralization Target Amount	63,591,397.22
Actual Overcollateralization	63,591,397.22
Weighted Average APR	8.90%
Weighted Average Remaining Term	57.40

Flow of Funds

	\$ Amount
Collections	21,192,516.90
Investment Earnings on Cash Accounts	11,265.79
Servicing Fee	(463,913.81)
Transfer to Collection Account	-
Available Funds	<u>20,739,868.88</u>

Distributions of Available Funds

(1) Class A Interest	660,840.00
(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	18,959,936.64
(13) Distribution to Certificateholders	637,002.32

Total Distributions of Available Funds	20,739,868.88
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Servicing Fee	463,913.81
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 @ 09/16/19	381,765,862.11
Principal Paid	18,959,936.64
Note Balance @ 10/15/19	362,805,925.47

Class A-1

Note Balance @ 09/16/19	0.00
Principal Paid	0.00
Note Balance @ 10/15/19	0.00
Note Factor @ 10/15/19	0.0000000%

Class A-2

Note Balance @ 09/16/19	126,805,862.11
Principal Paid	18,959,936.64
Note Balance @ 10/15/19	107,845,925.47
Note Factor @ 10/15/19	50.1608956%

Class A-3

Note Balance @ 09/16/19	110,450,000.00
Principal Paid	0.00
Note Balance @ 10/15/19	110,450,000.00
Note Factor @ 10/15/19	100.0000000%

Class B

Note Balance @ 09/16/19	34,630,000.00
Principal Paid	0.00
Note Balance @ 10/15/19	34,630,000.00
Note Factor @ 10/15/19	100.0000000%

Class C

Note Balance @ 09/16/19	50,370,000.00
Principal Paid	0.00
Note Balance @ 10/15/19	50,370,000.00
Note Factor @ 10/15/19	100.0000000%

Class D

Note Balance @ 09/16/19	37,780,000.00
Principal Paid	0.00
Note Balance @ 10/15/19	37,780,000.00
Note Factor @ 10/15/19	100.0000000%

Class E

Note Balance @ 09/16/19	21,730,000.00
Principal Paid	0.00
Note Balance @ 10/15/19	21,730,000.00
Note Factor @ 10/15/19	100.0000000%

Interest & Principal Payments**\$ Amount**

Total Interest Paid	1,142,929.92
Total Principal Paid	18,959,936.64
Total Paid	<u>20,102,866.56</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	342,375.83
Principal Paid	18,959,936.64
Total Paid to A-2 Holders	<u>19,302,312.47</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	1.9947813
Total Interest Carryover Shortfall	0.0000000
Total Principal Distribution Amount	<u>33.0912047</u>
Total Distribution Amount	<u>35.0859860</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	1.5924457
A-2 Interest Carryover Shortfall	0.0000000
A-2 Principal Distribution Amount	<u>88.1857518</u>
Total A-2 Distribution Amount	<u>89.7781975</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	<u>0.0000000</u>
Total D Distribution Amount	<u><u>3.4416668</u></u>
E Interest Distribution Amount	3.8583332
E Interest Carryover Shortfall	0.0000000
E Principal Distribution Amount	<u>0.0000000</u>
Total E Distribution Amount	<u><u>3.8583332</u></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 09/16/19	3,148,088.97
Investment Earnings	5,697.05
Investment Earnings Paid	(5,697.05)
Deposit/(Withdrawal)	-
Balance as of 10/15/19	3,148,088.97
Change	-
Required Reserve Amount	3,148,088.97

World Omni Select Auto Trust 2018-1
CASH MOVEMENT
September 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 09/30/19	21,192,516.90		
Investments earnings through 09/30/19	5,568.74		5,697.05
Deposit to accounts			
Transfer to WOFCO			
Transfer to Reserve Account			
Transfer to Collection Account	0.00		0.00
Total Activity through 09/30/19	21,198,085.64		5,697.05
Transfer to Distribution Account	(20,734,171.83)	20,739,868.88	(5,697.05)
Available Funds	463,913.81	20,739,868.88	3,148,088.97
 Disbursements:			
 Principal payments to Investors:			
Certificate A-1		0.00	
Certificate A-2		18,959,936.64	
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		342,375.83	
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	463,913.81	637,002.32	
Funds to be disbursed	463,913.81	20,739,868.88	0.00
Leave Excess in Collection Account	0.00		
Collection Balance at 09/30/19	0.00		
Balance after distribution	0.00	0.00	3,148,088.97