

World Omni Select Auto Trust 2019-A
Monthly Servicer Certificate
January 31, 2020

Dates Covered

Collections Period	01/01/20 - 01/31/20
Interest Accrual Period	01/15/20 - 02/17/20
30/360 Days	30
Actual/360 Days	34
Distribution Date	02/18/20

Collateral Pool Balance Data

	\$ Amount	# of Accounts
Pool Balance at 12/31/19	677,491,481.26	28,485
Principal Payments	18,654,116.67	497
Defaulted Receivables	3,030,109.43	140
Repurchased Accounts	0.00	0
Pool Balance at 01/31/20	<u>655,807,255.16</u>	<u>27,848</u>

Pool Statistics

	\$ Amount	# of Accounts
Pool Factor	88.10%	
Prepayment ABS Speed	1.68%	
Aggregate Starting Principal Balance	744,382,102.38	30,000

Delinquent Receivables:

Past Due 31-60 days	24,011,562.29	1,030
Past Due 61-90 days	7,806,745.54	348
Past Due 91-120 days	1,214,704.08	62
Past Due 121+ days	0.00	0
Total	<u>33,033,011.91</u>	<u>1,440</u>

Total 31+ Delinquent as % Ending Pool Balance	5.04%
Total 61+ Delinquent as % Ending Pool Balance	1.38%
Delinquency Trigger Occurred	NO

Recoveries

Aggregate Net Losses/(Gains) - January 2020	1,010,430.53
Ratio of Net Loss to the Receivables Balance as of beginning of Collection Period (Annualized):	2,019,678.90
Current Net Losses Ratio	3.58%
Prior Net Losses Ratio	2.29%
Second Prior Net Losses Ratio	0.54%
Third Prior Net Losses Ratio	0.22%
Four Month Average	<u>1.66%</u>

Cumulative Net Loss as a % of Aggregate Starting Principal Balance	0.51%
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Overcollateralization Target Amount	85,254,943.17
Actual Overcollateralization	69,259,920.17
Weighted Average APR	9.01%
Weighted Average Remaining Term	63.63

Flow of Funds

	\$ Amount
Collections	24,814,862.42
Investment Earnings on Cash Accounts	7,620.02
Servicing Fee	(705,720.29)
Transfer to Collection Account	-
Available Funds	<u>24,116,762.15</u>

Distributions of Available Funds

(1) Asset Representation Reviewer Amounts (up to \$150,000 per calendar year)	-
(2) Class A Interest	809,351.00
(3) Noteholders' First Priority Principal Distributable Amount	-
(4) Class B Interest	107,704.33
(5) Noteholders' Second Priority Principal Distributable Amount	-
(6) Class C Interest	75,307.17
(7) Noteholders' Third Priority Principal Distributable Amount	-
(8) Class D Interest	69,908.42
(9) Noteholders' Fourth Priority Principal Distributable Amount	-
(10) Class E Interest	-
(11) Noteholders' Fifth Priority Principal Distributable Amount	-
(12) Required Reserve Account	-
(13) Noteholders' Principal Distributable Amount	23,054,491.23
(14) Asset Representation Reviewer Amounts (in excess of 1)	-
(15) Distribution to Certificateholders	-

Total Distributions of Available Funds	24,116,762.15
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Servicing Fee	705,720.29
Unpaid Servicing Fee	-
Change in amount of the unpaid servicing fee from the prior period	-

Note Balances & Note Factors**\$ Amount**

Original Class A	541,890,000.00
Original Class B	59,560,000.00
Original Class C	37,970,000.00
Original Class D	32,390,000.00
Original Class E	16,750,000.00

Total Class A, B, C, D, & E

Note Balance @ 01/15/20	609,601,826.22
Principal Paid	23,054,491.23
Note Balance @ 02/18/20	586,547,334.99

Class A-1

Note Balance @ 01/15/20	41,041,826.22
Principal Paid	23,054,491.23
Note Balance @ 02/18/20	17,987,334.99
Note Factor @ 02/18/20	14.9894458%

Class A-2a

Note Balance @ 01/15/20	242,000,000.00
Principal Paid	0.00
Note Balance @ 02/18/20	242,000,000.00
Note Factor @ 02/18/20	100.0000000%

Class A-2b

Note Balance @ 01/15/20	50,000,000.00
Principal Paid	0.00
Note Balance @ 02/18/20	50,000,000.00
Note Factor @ 02/18/20	100.0000000%

Class A-3

Note Balance @ 01/15/20	129,890,000.00
Principal Paid	0.00
Note Balance @ 02/18/20	129,890,000.00
Note Factor @ 02/18/20	100.0000000%

Class B

Note Balance @ 01/15/20	59,560,000.00
Principal Paid	0.00
Note Balance @ 02/18/20	59,560,000.00
Note Factor @ 02/18/20	100.0000000%

Class C

Note Balance @ 01/15/20	37,970,000.00
Principal Paid	0.00
Note Balance @ 02/18/20	37,970,000.00
Note Factor @ 02/18/20	100.0000000%

Class D

Note Balance @ 01/15/20	32,390,000.00
Principal Paid	0.00
Note Balance @ 02/18/20	32,390,000.00
Note Factor @ 02/18/20	100.0000000%

Class E

Note Balance @ 01/15/20	16,750,000.00
Principal Paid	0.00
Note Balance @ 02/18/20	16,750,000.00
Note Factor @ 02/18/20	100.0000000%

Interest & Principal Payments**\$ Amount**

Total Interest Paid	1,062,270.92
Total Principal Paid	<u>23,054,491.23</u>
Total Paid	<u><u>24,116,762.15</u></u>

Class A-1

Coupon	2.12123%
Interest Paid	82,222.53
Principal Paid	<u>23,054,491.23</u>
Total Paid to A-1 Holders	<u><u>23,136,713.76</u></u>

Class A-2a

Coupon	2.06000%
Interest Paid	415,433.33
Principal Paid	<u>0.00</u>
Total Paid to A-2a Holders	<u><u>415,433.33</u></u>

Class A-2b	
One-Month Libor	1.67625%
Coupon	2.01625%
Interest Paid	95,211.81
Principal Paid	0.00
Total Paid to A-2b Holders	<u>95,211.81</u>

Class A-3	
Coupon	2.00000%
Interest Paid	216,483.33
Principal Paid	0.00
Total Paid to A-3 Holders	<u>216,483.33</u>

Class B	
Coupon	2.17000%
Interest Paid	107,704.33
Principal Paid	0.00
Total Paid to B Holders	<u>107,704.33</u>

Class C	
Coupon	2.38000%
Interest Paid	75,307.17
Principal Paid	0.00
Total Paid to C Holders	<u>75,307.17</u>

Class D	
Coupon	2.59000%
Interest Paid	69,908.42
Principal Paid	0.00
Total Paid to D Holders	<u>69,908.42</u>

Class E	
Coupon	0.00000%
Interest Paid	0.00
Principal Paid	0.00
Total Paid to E Holders	<u>0.00</u>

Distribution per \$1,000 of Notes	Total
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Total Interest Distribution Amount	1.5427427
Total Interest Carryover Shortfall	0.0000000
Total Principal Distribution Amount	33.4821820
Total Distribution Amount	<u>35.0249247</u>

A-1 Interest Distribution Amount	0.6851878
A-1 Interest Carryover Shortfall	0.0000000
A-1 Principal Distribution Amount	192.1207603
Total A-1 Distribution Amount	<u>192.8059481</u>

A-2a Interest Distribution Amount	1.7166667
A-2a Interest Carryover Shortfall	0.0000000
A-2a Principal Distribution Amount	0.0000000
Total A-2a Distribution Amount	<u>1.7166667</u>

A-2b Interest Distribution Amount	1.9042362
A-2b Interest Carryover Shortfall	0.0000000
A-2b Principal Distribution Amount	0.0000000
Total A-2b Distribution Amount	<u>1.9042362</u>

A-3 Interest Distribution Amount	1.6666666
A-3 Interest Carryover Shortfall	0.0000000
A-3 Principal Distribution Amount	0.0000000
Total A-3 Distribution Amount	<u>1.6666666</u>

B Interest Distribution Amount	1.8083333
B Interest Carryover Shortfall	0.0000000
B Principal Distribution Amount	0.0000000
Total B Distribution Amount	<u>1.8083333</u>

C Interest Distribution Amount	1.9833334
C Interest Carryover Shortfall	0.0000000
C Principal Distribution Amount	0.0000000
Total C Distribution Amount	<u>1.9833334</u>

D Interest Distribution Amount	2.1583334
D Interest Carryover Shortfall	0.0000000
D Principal Distribution Amount	0.0000000
Total D Distribution Amount	<u>2.1583334</u>

E Interest Distribution Amount	0.0000000
E Interest Carryover Shortfall	0.0000000
E Principal Distribution Amount	0.0000000
Total E Distribution Amount	<u>0.0000000</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 01/15/20	3,721,910.51
Investment Earnings	5,362.39
Investment Earnings Paid	(5,362.39)
Deposit/(Withdrawal)	-
Balance as of 02/18/20	3,721,910.51
Change	-
Required Reserve Amount	3,721,910.51

Credit Risk Retention Information

World Omni Financial Corp. ("World Omni"), as "originator" for the purposes of the EU Securitization Rules (as defined in the Sale and Servicing Agreement), continues to retain, a material net economic interest (the "EU Retained Interest"), in the form of retention of a first loss tranche as described in option (d) of Article 6(3) of the EU Securitization Regulation, by holding all the limited liability company interests in World Omni Auto Receivables LLC ("WOAR"), which in turn retains the Certificates (as defined in the Sale and Servicing Agreement) issued by World Omni Select Auto Trust 2019-A, such Certificates representing at least 5% of the aggregate nominal value

or associated with the EU Retained Interest, or sell, transfer or otherwise surrender all or part of the rights, benefits or obligations arising from the EU Retained Interest) subject the EU Retained Interest to any credit risk mitigation or hedging, or sell, transfer or otherwise surrender all or part of the rights, benefits or obligations arising from the EU Retained Interest, except, in each case to the extent permitted in accordance with the EU Securitization Rules. Further, World Omni has not changed the retention option or method of calculating the EU Retained Interest.

World Omni Select Auto Trust 2019-A
CASH MOVEMENT
January 31, 2020

	<u>Collection</u>	<u>Distribution</u>	<u>Reserve</u>
Beginning Balance	0.00	0.00	3,721,910.51
Beginning Collections Balance			
Collections Wired through 01/31/20	24,814,862.42		
Investments earnings through 01/31/20	2,257.63		5,362.39
Deposit to accounts			
Transfer to WOFCO			
Transfer to Collection Account	0.00		0.00
Total Activity through 01/31/20	<u>24,817,120.05</u>		<u>5,362.39</u>
Transfer to Distribution Account	<u>(24,111,399.76)</u>	<u>24,116,762.15</u>	<u>(5,362.39)</u>
Available Funds	<u><u>705,720.29</u></u>	<u><u>24,116,762.15</u></u>	<u><u>3,721,910.51</u></u>
Disbursements:			
Principal payments to Investors:			
Certificate A-1		23,054,491.23	
Certificate A-2a		0.00	
Certificate A-2b		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		82,222.53	
Certificate A-2a		415,433.33	
Certificate A-2b		95,211.81	
Certificate A-3		216,483.33	
Certificate B		107,704.33	
Certificate C		75,307.17	
Certificate D		69,908.42	
Certificate E		0.00	
Servicing fee	705,720.29		
Excess to Certificateholder		0.00	
Funds to be disbursed	<u>705,720.29</u>	<u>24,116,762.15</u>	<u>0.00</u>
Leave Excess in Collection Account	0.00		
Collection Balance at 01/31/20	0.00		
Balance after distribution	<u>0.00</u>	<u>0.00</u>	<u>3,721,910.51</u>