

Payment Determination Statement Number 42  
Distribution Date 08-Jan-08  
Record Date 07-Jan-08

<u>Dates Covered</u>	<u>From and Including</u>	<u>To and Including</u>
Collections Period	01-Dec-07	31-Dec-07
Accrual Period	10-Dec-07	07-Jan-08
30/360 Days	30	
Actual/360 Days	29	

<u>Collateral Pool Balance Data</u>	<u>Number of Accounts</u>	<u>\$ Amount</u>
Pool Balance - Beginning of Period	28,201	\$188,756,730.42
Collections of Installment Principal		9,994,716.65
Collections Attributable to Full Payoffs		3,592,544.45
Principal Amount of Repurchases		0.00
Principal Amount of Gross Losses		<u>516,828.60</u>
Pool Balance - End of Period(EOP)	27,055	<u>\$174,652,640.72</u>

<u>Pool Statistics</u>	<u>End of Period</u>
Initial Pool Balance (Pool Balance at the Purchase Date)	\$1,591,599,286.14
Pool Factor (Pool Balance as a % of Initial Pool Balance)	10.97%
Ending Overcollateralization(O/C) Amount	\$26,863,235.89
Coverage Ratio (Ending Pool Balance as a % of Ending Notes)	118.177%
Cumulative Net Losses	\$26,399,990.81
Net Loss Ratio (3 mos weighted avg.)	1.877%
Cumulative Recovery Ratio	50.110%

<u>Delinquency Information:(1)</u>	<u>\$ Amount</u>	<u>% of EOP Pool Bal.</u>	<u># of Accounts</u>
31-60 Days Delinquent	5,729,165.34	3.280%	677
61-90 Days Delinquent	657,930.44	0.377%	75
91-120 Days Delinquent	110,841.79	0.063%	12
121 Days or More Delinquent	0.00	0.000%	0
Repossessions	892,235.40	0.511%	76

(1) A receivable is not considered past due if the amount past due is less than 10% of the scheduled monthly payment.

60+ Days Delinquency Amount 1,661,007.63  
60+ Days Delinquency Ratio (3 mo. Weighted Avg.) 0.84627%

	<u>Current Month</u>	<u>Prior Month</u>
Weighted Average A.P.R.	6.770%	6.710%
Weighted Average Remaining Term (months)	20.70	21.37
Weighted Average Seasoning (months)	47.10	46.21

**Cash Sources**

Collections of Installment Principal	\$9,994,716.65
Collections Attributable to Full Payoffs	3,592,544.45
Principal Amount of Repurchases	0.00
Recoveries on Loss Accounts	263,066.84
Collections of Interest	1,020,627.69
Investment Earnings	46,975.02
Reserve Account	<u>3,750,000.00</u>
<b>Total Sources</b>	<b><u>\$18,667,930.65</u></b>

**Cash Uses**

Servicer Fee	\$157,297.28
A Note Interest	359,909.92
Priority Principal Distribution Amount	0.00
B Note Interest	145,875.00
Reserve Fund	3,750,000.00
Regular Principal Distribution Amount	13,623,507.67
Distribution to Certificateholders	<u>631,340.78</u>
<b>Total Cash Uses</b>	<b><u>\$18,667,930.65</u></b>

**Administrative Payment**

Total Principal and Interest Sources	\$18,667,930.65
Investment Earnings in Trust Account	(46,975.02)
Daily Collections Remitted	(14,799,174.94)
Cash Reserve in Trust Account	(3,750,000.00)
Servicer Fee (withheld)	(157,297.28)
O/C Release to Seller	<u>(631,340.78)</u>
<b>Payment Due to/(from) Trust Account</b>	<b><u>(\$716,857.37)</u></b>

**O/C Release** (Prospectus pg S18-S20)

Pool Balance	\$174,652,640.72
Yield Supplement O/C Amount	<u>(3,966,793.11)</u>
Adjusted Pool Balance	\$170,685,847.61
Total Securities	<u>\$147,789,404.83</u>
Adjusted O/C Amount	\$22,896,442.78
Target Overcollateralization Amount	\$22,896,442.78
O/C Release Period?	Yes
O/C Release	\$631,340.78

**Notes**

	Beginning Balance	Ending Balance	Principal Payment	Principal per \$1000 Face	Interest Payment	Interest \$1000 Face
Class A-1 380,000,000.00 @ 1.72%	0.00	0.00	0.00	0.0000000	0.00	0.0000000
Class A-2 375,000,000.00 @ 2.48%	0.00	0.00	0.00	0.0000000	0.00	0.0000000
Class A-3 480,000,000.00 @ 3.18%	0.00	0.00	0.00	0.0000000	0.00	0.0000000
Class A-4 220,000,000.00 @ 3.71%	116,412,912.50	102,789,404.83	13,623,507.67	61.9250349	359,909.92	1.6359542
Class B 45,000,000.00 @ 3.89%	45,000,000.00	45,000,000.00	0.00	0.0000000	145,875.00	3.2416667
Total Notes	<u>\$161,412,912.50</u>	<u>\$147,789,404.83</u>	<u>\$13,623,507.67</u>		<u>\$505,784.92</u>	

\* Class A-1 Interest is computed on an Actual/360 Basis. Days in current period 29