

Payment Determination Statement Number 43
Distribution Date 08-Feb-08
Record Date 07-Feb-08

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

<u>Collateral Pool Balance Data</u>	<u>Number of Accounts</u>	<u>\$ Amount</u>
Pool Balance - Beginning of Period	27,055	\$174,652,640.72
Collections of Installment Principal		9,942,685.93
Collections Attributable to Full Payoffs		3,930,099.49
Principal Amount of Repurchases		0.00
Principal Amount of Gross Losses		<u>547,070.12</u>
Pool Balance - End of Period(EOP)	25,647	<u>\$160,232,785.18</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)	10.07%
Ending Overcollateralization(O/C) Amount	\$26,422,350.94
Coverage Ratio (Ending Pool Balance as a % of Ending Notes)	119.746%
Cumulative Net Losses	\$26,730,703.10
Net Loss Ratio (3 mos weighted avg.)	2.003%
Cumulative Recovery Ratio	50.002%

Delinquency Information:(1)	<u>\$ Amount</u>	<u>% of EOP Pool Bal.</u>	<u># of Accounts</u>
31-60 Days Delinquent	4,134,724.57	2.580%	476
61-90 Days Delinquent	612,347.91	0.382%	66
91-120 Days Delinquent	99,791.00	0.062%	9
121 Days or More Delinquent	102,754.91	0.064%	8
Repossessions	981,945.74	0.613%	85

(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 1,796,839.56
60+ Days Delinquency Ratio (3 mo. Weighted Avg.) 0.95066%

	<u>Current Month</u>	<u>Prior Month</u>
Weighted Average A.P.R.	6.826%	6.770%
Weighted Average Remaining Term (months)	20.08	20.70
Weighted Average Seasoning (months)	47.99	47.10

Cash Sources

Collections of Installment Principal	\$9,942,685.93
Collections Attributable to Full Payoffs	3,930,099.49
Principal Amount of Repurchases	0.00
Recoveries on Loss Accounts	216,357.83
Collections of Interest	1,045,670.46
Investment Earnings	50,904.11
Reserve Account	<u>3,750,000.00</u>
Total Sources	<u>\$18,935,717.82</u>

Cash Uses

Servicer Fee	\$145,543.87
A Note Interest	317,790.58
Priority Principal Distribution Amount	0.00
B Note Interest	145,875.00
Reserve Fund	3,750,000.00
Regular Principal Distribution Amount	13,978,970.59
Distribution to Certificateholders	<u>597,537.78</u>
Total Cash Uses	<u>\$18,935,717.82</u>

Administrative Payment

Total Principal and Interest Sources	\$18,935,717.82
Investment Earnings in Trust Account	(50,904.11)
Daily Collections Remitted	(15,110,145.73)
Cash Reserve in Trust Account	(3,750,000.00)
Servicer Fee (withheld)	(145,543.87)
O/C Release to Seller	<u>(597,537.78)</u>
Payment Due to/(from) Trust Account	<u>(\$718,413.67)</u>

O/C Release (Prospectus pg S18-S20)

Pool Balance	\$160,232,785.18
Yield Supplement O/C Amount	<u>(3,525,908.16)</u>
Adjusted Pool Balance	\$156,706,877.02
Total Securities	<u>\$133,810,434.24</u>
Adjusted O/C Amount	\$22,896,442.78
Target Overcollateralization Amount	\$22,896,442.78
O/C Release Period?	Yes
O/C Release	\$597,537.78

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%	102,789,404.83	88,810,434.24	13,978,970.59	63.5407754	317,790.58	1.4445026
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>\$147,789,404.83</u>	<u>\$133,810,434.24</u>	<u>\$13,978,970.59</u>		<u>\$463,665.58</u>	

* Class A-1 Interest is computed on an Actual/360 Basis. Days in current period 31