

Payment Determination Statement Number 44
Distribution Date 10-Mar-08
Record Date 07-Mar-08

<u>Dates Covered</u>	<u>From and Including</u>	<u>To and Including</u>
Collections Period	01-Feb-08	29-Feb-08
Accrual Period	08-Feb-08	09-Mar-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	25,647	\$160,232,785.18
Collections of Installment Principal		9,204,959.05
Collections Attributable to Full Payoffs		3,805,602.29
Principal Amount of Repurchases		0.00
Principal Amount of Gross Losses		<u>728,898.83</u>
Pool Balance - End of Period(EOP)	23,969	<u>\$146,493,325.01</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)	9.20%
Ending Overcollateralization(O/C) Amount	\$26,019,902.55
Coverage Ratio (Ending Pool Balance as a % of Ending Notes)	121.598%
Cumulative Net Losses	\$27,116,152.34
Net Loss Ratio (3 mos weighted avg.)	2.223%
Cumulative Recovery Ratio	49.963%

Delinquency Information:(1)	<u>\$ Amount</u>	<u>% of EOP Pool Bal.</u>	<u># of Accounts</u>
31-60 Days Delinquent	2,805,755.71	1.915%	339
61-90 Days Delinquent	359,335.93	0.245%	38
91-120 Days Delinquent	125,322.92	0.086%	11
121 Days or More Delinquent	38,085.71	0.026%	4
Repossessions	711,166.17	0.485%	67

(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 1,233,910.73
60+ Days Delinquency Ratio (3 mo. Weighted Avg.) 0.97470%

	<u>Current Month</u>	<u>Prior Month</u>
Weighted Average A.P.R.	6.873%	6.826%
Weighted Average Remaining Term (months)	19.42	20.08
Weighted Average Seasoning (months)	48.87	47.99

Cash Sources

Collections of Installment Principal	\$9,204,959.05
Collections Attributable to Full Payoffs	3,805,602.29
Principal Amount of Repurchases	0.00
Recoveries on Loss Accounts	343,449.59
Collections of Interest	922,171.14
Investment Earnings	38,045.22
Reserve Account	<u>3,750,000.00</u>
Total Sources	<u>\$18,064,227.29</u>

Cash Uses

Servicer Fee	\$133,527.32
A Note Interest	274,572.26
Priority Principal Distribution Amount	0.00
B Note Interest	145,875.00
Reserve Fund	3,750,000.00
Regular Principal Distribution Amount	13,337,011.78
Distribution to Certificateholders	<u>423,240.93</u>
Total Cash Uses	<u>\$18,064,227.29</u>

Administrative Payment

Total Principal and Interest Sources	\$18,064,227.29
Investment Earnings in Trust Account	(38,045.22)
Daily Collections Remitted	(14,213,830.78)
Cash Reserve in Trust Account	(3,750,000.00)
Servicer Fee (withheld)	(133,527.32)
O/C Release to Seller	<u>(423,240.93)</u>
Payment Due to/(from) Trust Account	<u>(\$494,416.96)</u>

O/C Release

(Prospectus pg S18-S20)

Pool Balance	\$146,493,325.01
Yield Supplement O/C Amount	<u>(3,123,459.77)</u>
Adjusted Pool Balance	\$143,369,865.24
Total Securities	<u>\$120,473,422.46</u>
Adjusted O/C Amount	\$22,896,442.78
Target Overcollateralization Amount	\$22,896,442.78
O/C Release Period?	Yes
O/C Release	\$423,240.93

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%	88,810,434.24	75,473,422.46	13,337,011.78	60.6227808	274,572.26	1.2480557
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>\$133,810,434.24</u>	<u>\$120,473,422.46</u>	<u>\$13,337,011.78</u>		<u>\$420,447.26</u>	

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