

Payment Determination Statement Number 40
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	29,065	\$194,555,283.48
Collections of Installment Principal		10,464,224.23
Collections Attributable to Full Payoffs		4,063,438.99
Principal Amount of Repurchases		0.00
Principal Amount of Gross Losses		<u>868,650.42</u>
Pool Balance - End of Period(EOP)	27,384	<u>\$179,158,969.84</u>

<u>Pool Statistics</u>	<u>End of Period</u>
Initial Pool Balance (Pool Balance at the Purchase Date)	\$1,583,099,434.13
Pool Factor (Pool Balance as a % of Initial Pool Balance)	11.32%
Ending Overcollateralization(O/C) Amount	\$26,366,683.86
Coverage Ratio (Ending Pool Balance as a % of Ending Notes)	117.257%
Cumulative Net Losses	\$25,776,082.94
Net Loss Ratio (3 mos weighted avg.)	2.218%
Cumulative Recovery Ratio	49.693%

Delinquency Information:(1)	<u>\$ Amount</u>	<u>% of EOP Pool Bal.</u>	<u># of Accounts</u>
31-60 Days Delinquent	3,622,032.86	2.022%	444
61-90 Days Delinquent	501,299.36	0.280%	51
91-120 Days Delinquent	166,432.18	0.093%	13
121 Days or More Delinquent	7,632.43	0.004%	2
Repossessions	646,201.34	0.361%	59

(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 1,321,565.31
60+ Days Delinquency Ratio (3 mo. Weighted Avg.) 0.90521%

	<u>Current Month</u>	<u>Prior Month</u>
Weighted Average A.P.R.	6.903%	6.865%
Weighted Average Remaining Term (months)	20.54	21.22
Weighted Average Seasoning (months)	47.80	46.92

Cash Sources

Collections of Installment Principal	\$10,464,224.23
Collections Attributable to Full Payoffs	4,063,438.99
Principal Amount of Repurchases	0.00
Recoveries on Loss Accounts	401,329.14
Collections of Interest	1,111,973.77
Investment Earnings	38,854.39
Reserve Account	<u>3,750,000.00</u>
Total Sources	<u>\$19,829,820.52</u>

Cash Uses

Servicer Fee	\$162,129.40
A Note Interest	335,547.59
Priority Principal Distribution Amount	0.00
B Note Interest	130,125.00
Reserve Fund	3,750,000.00
Regular Principal Distribution Amount	14,969,026.69
Distribution to Certificateholders	<u>482,991.84</u>
Total Cash Uses	<u>\$19,829,820.52</u>

Administrative Payment

Total Principal and Interest Sources	\$19,829,820.52
Investment Earnings in Trust Account	(38,854.39)
Daily Collections Remitted	(15,991,808.77)
Cash Reserve in Trust Account	(3,750,000.00)
Servicer Fee (withheld)	(162,129.40)
O/C Release to Seller	<u>(482,991.84)</u>
Payment Due to/(from) Trust Account	<u>(\$595,963.88)</u>

O/C Release (Prospectus pg S18-S20)

Pool Balance	\$179,158,969.84
Yield Supplement O/C Amount	<u>(3,472,926.55)</u>
Adjusted Pool Balance	\$175,686,043.29
Total Securities	<u>\$152,792,285.98</u>
Adjusted O/C Amount	\$22,893,757.31
Target Overcollateralization Amount	\$22,893,757.31
O/C Release Period?	Yes
O/C Release	\$482,991.84

Notes

	Beginning Balance	Ending Balance	Principal Payment	Principal per \$1000 Face	Interest Payment	Interest \$1000 Face
Class A-1 340,000,000.00 @ 2.20%	0.00	0.00	0.00	0.0000000	0.00	0.0000000
Class A-2 460,000,000.00 @ 2.62%	0.00	0.00	0.00	0.0000000	0.00	0.0000000
Class A-3 375,000,000.00 @ 2.98%	0.00	0.00	0.00	0.0000000	0.00	0.0000000
Class A-4 280,000,000.00 @ 3.28%	122,761,312.67	107,792,285.98	14,969,026.69	53.4608096	335,547.59	1.1983843
Class B 45,000,000.00 @ 3.47%	45,000,000.00	45,000,000.00	0.00	0.0000000	130,125.00	2.8916667
Total Notes	<u>\$167,761,312.67</u>	<u>\$152,792,285.98</u>	<u>\$14,969,026.69</u>		<u>\$465,672.59</u>	

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