

Payment Determination Statement Number 36  
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	45,274	\$350,611,186.90
Collections of Installment Principal		16,147,373.73
Collections Attributable to Full Payoffs		6,162,530.63
Principal Amount of Repurchases		0.00
Principal Amount of Gross Losses		<u>895,721.28</u>
Pool Balance - End of Period(EOP)	43,796	<u>\$327,405,561.26</u>

<u>Pool Statistics</u>	<u>End of Period</u>
Initial Pool Balance (Pool Balance at the Purchase Date)	\$2,115,437,567.62
Pool Factor (Pool Balance as a % of Initial Pool Balance)	15.48%
Ending Overcollateralization(O/C) Amount	\$38,541,032.94
Coverage Ratio (Ending Pool Balance as a % of Ending Notes)	113.342%
Cumulative Net Losses	\$29,856,215.59
Net Loss Ratio (3 mos weighted avg.)	1.801%
Cumulative Recovery Ratio	49.236%

Delinquency Information:(1)	<u>\$ Amount</u>	<u>% of EOP Pool Bal.</u>	<u># of Accounts</u>
31-60 Days Delinquent	9,599,860.56	2.932%	1,010
61-90 Days Delinquent	1,350,018.20	0.412%	119
91-120 Days Delinquent	193,002.49	0.059%	16
121 Days or More Delinquent	12,587.44	0.004%	1
Repossessions	1,074,122.65	0.328%	91

(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 2,629,730.78  
60+ Days Delinquency Ratio (3 mo. Weighted Avg.) 0.71081%

	<u>Current Month</u>	<u>Prior Month</u>
Weighted Average A.P.R.	7.005%	6.958%
Weighted Average Remaining Term (months)	23.29	24.02
Weighted Average Seasoning (months)	44.40	43.50

**Cash Sources**

Collections of Installment Principal	\$16,147,373.73
Collections Attributable to Full Payoffs	6,162,530.63
Principal Amount of Repurchases	0.00
Recoveries on Loss Accounts	390,477.72
Collections of Interest	1,974,979.87
Investment Earnings	95,613.73
Reserve Account	5,000,000.00
<b>Total Sources</b>	<b>\$29,770,975.68</b>

**Cash Uses**

Servicer Fee	\$292,175.99
A Note Interest	782,990.10
Priority Principal Distribution Amount	0.00
B Note Interest	194,000.00
Reserve Fund	5,000,000.00
Regular Principal Distribution Amount	22,362,241.95
Distribution to Certificateholders	1,139,567.64
<b>Total Cash Uses</b>	<b>\$29,770,975.68</b>

**Administrative Payment**

Total Principal and Interest Sources	\$29,770,975.68
Investment Earnings in Trust Account	(95,613.73)
Daily Collections Remitted	(24,575,498.10)
Cash Reserve in Trust Account	(5,000,000.00)
Servicer Fee (withheld)	(292,175.99)
O/C Release to Seller	(1,139,567.64)
<b>Payment Due to/(from) Trust Account</b>	<b>(\$1,331,879.78)</b>

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

Pool Balance	\$327,405,561.26
Yield Supplement O/C Amount	(8,015,953.36)
Adjusted Pool Balance	\$319,389,607.90
Total Securities	\$288,864,528.32
Adjusted O/C Amount	\$30,525,079.58
Target Overcollateralization Amount	\$30,525,079.58
O/C Release Period?	Yes
O/C Release	\$1,139,567.64

**Notes**

	Beginning Balance	Ending Balance	Principal Payment	Principal per \$1000 Face	Interest Payment	Interest \$1000 Face
Class A-1 500,000,000.00 @ 2.63%	0.00	0.00	0.00	0.0000000	0.00	0.0000000
Class A-2 595,000,000.00 @ 3.17%	0.00	0.00	0.00	0.0000000	0.00	0.0000000
Class A-3 500,000,000.00 @ 3.49%	0.00	0.00	0.00	0.0000000	0.00	0.0000000
Class A-4 345,000,000.00 @ 3.74%	251,226,770.27	228,864,528.32	22,362,241.95	64.8180926	782,990.10	2.2695365
Class B 60,000,000.00 @ 3.88%	60,000,000.00	60,000,000.00	0.00	0.0000000	194,000.00	3.2333333
Total Notes	\$311,226,770.27	\$288,864,528.32	\$22,362,241.95		\$976,990.10	

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