

Payment Determination Statement Number 37
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	43,796	\$327,405,561.26
Collections of Installment Principal		16,072,296.99
Collections Attributable to Full Payoffs		7,041,488.09
Principal Amount of Repurchases		0.00
Principal Amount of Gross Losses		<u>870,171.02</u>
Pool Balance - End of Period(EOP)	41,858	<u>\$303,421,605.16</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)	14.34%
Ending Overcollateralization(O/C) Amount	\$37,755,051.42
Coverage Ratio (Ending Pool Balance as a % of Ending Notes)	114.211%
Cumulative Net Losses	\$30,410,695.30
Net Loss Ratio (3 mos weighted avg.)	1.856%
Cumulative Recovery Ratio	49.047%

Delinquency Information:(1)	<u>\$ Amount</u>	<u>% of EOP Pool Bal.</u>	<u># of Accounts</u>
31-60 Days Delinquent	7,296,284.99	2.405%	775
61-90 Days Delinquent	863,821.16	0.285%	94
91-120 Days Delinquent	200,879.94	0.066%	14
121 Days or More Delinquent	18,550.26	0.006%	1
Repossessions	1,289,619.39	0.425%	109

(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 2,372,870.75
60+ Days Delinquency Ratio (3 mo. Weighted Avg.) 0.75155%

	<u>Current Month</u>	<u>Prior Month</u>
Weighted Average A.P.R.	7.049%	7.005%
Weighted Average Remaining Term (months)	22.60	23.29
Weighted Average Seasoning (months)	45.29	44.40

Cash Sources

Collections of Installment Principal	\$16,072,296.99
Collections Attributable to Full Payoffs	7,041,488.09
Principal Amount of Repurchases	0.00
Recoveries on Loss Accounts	315,691.31
Collections of Interest	2,017,404.86
Investment Earnings	82,342.11
Reserve Account	<u>5,000,000.00</u>
Total Sources	<u>\$30,529,223.36</u>

Cash Uses

Servicer Fee	\$272,837.97
A Note Interest	713,294.45
Priority Principal Distribution Amount	0.00
B Note Interest	194,000.00
Reserve Fund	5,000,000.00
Regular Principal Distribution Amount	23,197,974.58
Distribution to Certificateholders	<u>1,151,116.36</u>
Total Cash Uses	<u>\$30,529,223.36</u>

Administrative Payment

Total Principal and Interest Sources	\$30,529,223.36
Investment Earnings in Trust Account	(82,342.11)
Daily Collections Remitted	(25,377,720.96)
Cash Reserve in Trust Account	(5,000,000.00)
Servicer Fee (withheld)	(272,837.97)
O/C Release to Seller	<u>(1,151,116.36)</u>
Payment Due to/(from) Trust Account	<u>(\$1,354,794.04)</u>

O/C Release

(Prospectus pg S18-S20)

Pool Balance	\$303,421,605.16
Yield Supplement O/C Amount	<u>(7,229,971.84)</u>
Adjusted Pool Balance	\$296,191,633.32
Total Securities	<u>\$265,666,553.74</u>
Adjusted O/C Amount	\$30,525,079.58
Target Overcollateralization Amount	\$30,525,079.58
O/C Release Period?	Yes
O/C Release	\$1,151,116.36

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%	228,864,528.32	205,666,553.74	23,197,974.58	67.2405060	713,294.45	2.0675201
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	<u>\$288,864,528.32</u>	<u>\$265,666,553.74</u>	<u>\$23,197,974.58</u>		<u>\$907,294.45</u>	

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