

Payment Determination Statement Number 32
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	53,085	\$498,268,346.87
Collections of Installment Principal		18,611,667.12
Collections Attributable to Full Payoffs		7,862,148.29
Principal Amount of Repurchases		0.00
Principal Amount of Gross Losses		<u>1,086,831.17</u>
Pool Balance - End of Period(EOP)	51,511	<u>\$470,707,700.29</u>

<u>Pool Statistics</u>	<u>End of Period</u>
Initial Pool Balance (Pool Balance at the Purchase Date)	\$2,137,500,207.96
Pool Factor (Pool Balance as a % of Initial Pool Balance)	22.02%
Ending Overcollateralization(O/C) Amount	\$47,543,418.46
Coverage Ratio (Ending Pool Balance as a % of Ending Notes)	111.235%
Cumulative Net Losses	\$32,781,720.06
Net Loss Ratio (3 mos weighted avg.)	1.696%
Cumulative Recovery Ratio	48.231%

Delinquency Information:(1)	<u>\$ Amount</u>	<u>% of EOP Pool Bal.</u>	<u># of Accounts</u>
31-60 Days Delinquent	13,386,458.64	2.844%	1,224
61-90 Days Delinquent	1,707,387.14	0.363%	138
91-120 Days Delinquent	329,041.64	0.070%	20
121 Days or More Delinquent	0.00	0.000%	0
Repossessions	2,073,243.97	0.440%	148

(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 4,109,672.75
60+ Days Delinquency Ratio (3 mo. Weighted Avg.) 0.74122%

	<u>Current Month</u>	<u>Prior Month</u>
Weighted Average A.P.R.	7.126%	7.098%
Weighted Average Remaining Term (months)	26.95	27.75
Weighted Average Seasoning (months)	40.15	39.21

Cash Sources

Collections of Installment Principal	\$18,611,667.12
Collections Attributable to Full Payoffs	7,862,148.29
Principal Amount of Repurchases	0.00
Recoveries on Loss Accounts	434,239.52
Collections of Interest	2,853,677.50
Investment Earnings	110,250.53
Reserve Account	<u>5,005,000.00</u>
Total Sources	<u>\$34,876,982.96</u>

Cash Uses

Servicer Fee	\$415,223.62
A Note Interest	1,342,588.80
Priority Principal Distribution Amount	0.00
B Note Interest	221,000.00
Reserve Fund	5,005,000.00
Regular Principal Distribution Amount	26,119,520.27
Distribution to Certificateholders	<u>1,773,650.27</u>
Total Cash Uses	<u>\$34,876,982.96</u>

Administrative Payment

Total Principal and Interest Sources	\$34,876,982.96
Investment Earnings in Trust Account	(110,250.53)
Daily Collections Remitted	(29,677,323.09)
Cash Reserve in Trust Account	(5,005,000.00)
Servicer Fee (withheld)	(415,223.62)
O/C Release to Seller	<u>(1,773,650.27)</u>
Payment Due to/(from) Trust Account	<u>(\$2,104,464.55)</u>

O/C Release (Prospectus pg S18-S20)

Pool Balance	\$470,707,700.29
Yield Supplement O/C Amount	<u>(16,987,804.95)</u>
Adjusted Pool Balance	\$453,719,895.34
Total Securities	<u>\$423,164,281.83</u>
Adjusted O/C Amount	\$30,555,613.51
Target Overcollateralization Amount	\$30,555,613.51
O/C Release Period?	Yes
O/C Release	\$1,773,650.27

Notes

	Beginning Balance	Ending Balance	Principal Payment	Principal per \$1000 Face	Interest Payment	Interest \$1000 Face
Class A-1 402,000,000.00 @ 3.26%	0.00	0.00	0.00	0.0000000	0.00	0.0000000
Class A-2 620,000,000.00 @ 3.75%	0.00	0.00	0.00	0.0000000	0.00	0.0000000
Class A-3 680,000,000.00 @ 4.04%	149,283,802.10	123,164,281.83	26,119,520.27	38.4110592	502,588.80	0.7391012
Class A-4 240,000,000.00 @ 4.20%	240,000,000.00	240,000,000.00	0.00	0.0000000	840,000.00	3.5000000
Class B 60,000,000.00 @ 4.42%	60,000,000.00	60,000,000.00	0.00	0.0000000	221,000.00	3.6833333
Total Notes	<u>\$449,283,802.10</u>	<u>\$423,164,281.83</u>	<u>\$26,119,520.27</u>		<u>\$1,563,588.80</u>	

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