

Payment Determination Statement Number 33
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	51,511	\$470,707,700.29
Collections of Installment Principal		18,851,163.19
Collections Attributable to Full Payoffs		9,822,366.30
Principal Amount of Repurchases		0.00
Principal Amount of Gross Losses		<u>1,375,689.94</u>
Pool Balance - End of Period(EOP)	49,646	<u>\$440,658,480.86</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)	20.62%
Ending Overcollateralization(O/C) Amount	\$46,173,049.67
Coverage Ratio (Ending Pool Balance as a % of Ending Notes)	111.705%
Cumulative Net Losses	\$33,589,166.73
Net Loss Ratio (3 mos weighted avg.)	1.856%
Cumulative Recovery Ratio	48.084%

Delinquency Information:(1)	<u>\$ Amount</u>	<u>% of EOP Pool Bal.</u>	<u># of Accounts</u>
31-60 Days Delinquent	8,981,970.69	2.038%	820
61-90 Days Delinquent	1,453,556.28	0.330%	133
91-120 Days Delinquent	235,172.33	0.053%	20
121 Days or More Delinquent	51,747.75	0.012%	3
Repossessions	2,246,402.67	0.510%	162

(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 3,986,879.03
60+ Days Delinquency Ratio (3 mo. Weighted Avg.) 0.82160%

	<u>Current Month</u>	<u>Prior Month</u>
Weighted Average A.P.R.	7.157%	7.126%
Weighted Average Remaining Term (months)	26.17	26.95
Weighted Average Seasoning (months)	41.07	40.15

Cash Sources

Collections of Installment Principal	\$18,851,163.19
Collections Attributable to Full Payoffs	9,822,366.30
Principal Amount of Repurchases	0.00
Recoveries on Loss Accounts	568,243.27
Collections of Interest	2,941,256.08
Investment Earnings	95,118.17
Reserve Account	<u>5,005,000.00</u>
Total Sources	<u>\$37,283,147.01</u>

Cash Uses

Servicer Fee	\$392,256.42
A Note Interest	1,254,653.08
Priority Principal Distribution Amount	0.00
B Note Interest	221,000.00
Reserve Fund	5,005,000.00
Regular Principal Distribution Amount	28,678,850.64
Distribution to Certificateholders	<u>1,731,386.87</u>
Total Cash Uses	<u>\$37,283,147.01</u>

Administrative Payment

Total Principal and Interest Sources	\$37,283,147.01
Investment Earnings in Trust Account	(95,118.17)
Daily Collections Remitted	(32,128,708.59)
Cash Reserve in Trust Account	(5,005,000.00)
Servicer Fee (withheld)	(392,256.42)
O/C Release to Seller	<u>(1,731,386.87)</u>
Payment Due to/(from) Trust Account	<u>(\$2,069,323.04)</u>

O/C Release (Prospectus pg S18-S20)

Pool Balance	\$440,658,480.86
Yield Supplement O/C Amount	<u>(15,617,436.16)</u>
Adjusted Pool Balance	\$425,041,044.70
Total Securities	<u>\$394,485,431.19</u>
Adjusted O/C Amount	\$30,555,613.51
Target Overcollateralization Amount	\$30,555,613.51
O/C Release Period?	Yes
O/C Release	\$1,731,386.87

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%	123,164,281.83	94,485,431.19	28,678,850.64	42.1747804	414,653.08	0.6097839
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>\$423,164,281.83</u>	<u>\$394,485,431.19</u>	<u>\$28,678,850.64</u>		<u>\$1,475,653.08</u>	

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