

Payment Determination Statement Number 45  
 Distribution Date 09-Feb-09  
 Record Date 06-Feb-09

<u>Dates Covered</u>	<u>From and Including</u>	<u>To and Including</u>
Collections Period	01-Jan-09	31-Jan-09
Accrual Period	08-Jan-09	08-Feb-09
30/360 Days	30	
Actual/360 Days	32	

<u>Collateral Pool Balance Data</u>	<u>Number of Accounts</u>	<u>\$ Amount</u>
Pool Balance - Beginning of Period	32,518	\$195,768,866.14
Collections of Installment Principal		11,982,788.19
Collections Attributable to Full Payoffs		3,172,878.98
Principal Amount of Repurchases		0.00
Principal Amount of Gross Losses		<u>763,595.41</u>
Pool Balance - End of Period(EOP)	31,393	<u>\$179,849,603.56</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)	8.41%
Ending Overcollateralization(O/C) Amount	\$34,701,860.44
Coverage Ratio (Ending Pool Balance as a % of Ending Notes)	123.908%
Cumulative Net Losses	\$41,191,590.35
Net Loss Ratio (3 mos weighted avg.)	3.118%
Cumulative Recovery Ratio	46.624%

Delinquency Information:(1)	<u>\$ Amount</u>	<u>% of EOP Pool Bal.</u>	<u># of Accounts</u>
31-60 Days Delinquent	4,342,563.11	2.415%	596
61-90 Days Delinquent	506,307.25	0.282%	62
91-120 Days Delinquent	194,718.46	0.108%	21
121 Days or More Delinquent	25,153.60	0.014%	2
Repossessions	1,112,893.14	0.619%	103

(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 1,839,072.45  
 60+ Days Delinquency Ratio (3 mo. Weighted Avg.) 1.07274%

	<u>Current Month</u>	<u>Prior Month</u>
Weighted Average A.P.R.	7.643%	7.580%
Weighted Average Remaining Term (months)	16.89	17.59
Weighted Average Seasoning (months)	52.18	51.25

**Cash Sources**

Collections of Installment Principal	\$11,982,788.19
Collections Attributable to Full Payoffs	3,172,878.98
Principal Amount of Repurchases	0.00
Recoveries on Loss Accounts	240,863.22
Collections of Interest	1,269,994.41
Investment Earnings	7,085.97
Reserve Account	<u>5,005,000.00</u>
<b>Total Sources</b>	<b><u>\$21,678,610.77</u></b>

**Cash Uses**

Servicer Fee	\$163,140.72
A Note Interest	351,518.14
Priority Principal Distribution Amount	0.00
B Note Interest	221,000.00
Reserve Fund	5,005,000.00
Regular Principal Distribution Amount	15,286,009.81
Distribution to Certificateholders	<u>651,942.10</u>
<b>Total Cash Uses</b>	<b><u>\$21,678,610.77</u></b>

**Administrative Payment**

Total Principal and Interest Sources	\$21,678,610.77
Investment Earnings in Trust Account	(7,085.97)
Daily Collections Remitted	(16,606,334.76)
Cash Reserve in Trust Account	(5,005,000.00)
Servicer Fee (withheld)	(163,140.72)
O/C Release to Seller	<u>(651,942.10)</u>
<b>Payment Due to/(from) Trust Account</b>	<b><u>(\$754,892.78)</u></b>

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

Pool Balance	\$179,849,603.56
Yield Supplement O/C Amount	<u>(4,146,246.93)</u>
Adjusted Pool Balance	\$175,703,356.63
Total Securities	<u>\$145,147,743.12</u>
Adjusted O/C Amount	\$30,555,613.51
Target Overcollateralization Amount	\$30,555,613.51
O/C Release Period?	Yes
O/C Release	\$651,942.10

**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%	0.00	0.00	0.00	0.0000000	0.00	0.0000000
Class A-4 240,000,000.00 @ 4.20%	100,433,752.93	85,147,743.12	15,286,009.81	63.6917075	351,518.14	1.4646589
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>\$160,433,752.93</u>	<u>\$145,147,743.12</u>	<u>\$15,286,009.81</u>		<u>\$572,518.14</u>	

\* Class A-1 Interest is computed on an Actual/360 Basis. Days in current period 32