

Payment Determination Statement Number 46  
Distribution Date 09-Mar-09  
Record Date 06-Mar-09

<u>Dates Covered</u>	<u>From and Including</u>	<u>To and Including</u>
Collections Period	01-Feb-09	28-Feb-09
Accrual Period	09-Feb-09	08-Mar-09
30/360 Days	30	
Actual/360 Days	28	

<u>Collateral Pool Balance Data</u>	<u>Number of Accounts</u>	<u>\$ Amount</u>
Pool Balance - Beginning of Period	31,393	\$179,849,603.56
Collections of Installment Principal		11,380,890.61
Collections Attributable to Full Payoffs		3,451,630.60
Principal Amount of Repurchases		0.00
Principal Amount of Gross Losses		<u>806,750.12</u>
Pool Balance - End of Period(EOP)	30,152	<u>\$164,210,332.23</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)	7.68%
Ending Overcollateralization(O/C) Amount	\$34,122,231.22
Coverage Ratio (Ending Pool Balance as a % of Ending Notes)	126.230%
Cumulative Net Losses	\$41,635,155.79
Net Loss Ratio (3 mos weighted avg.)	3.021%
Cumulative Recovery Ratio	46.608%

Delinquency Information:(1)	<u>\$ Amount</u>	<u>% of EOP Pool Bal.</u>	<u># of Accounts</u>
31-60 Days Delinquent	3,310,502.95	2.016%	426
61-90 Days Delinquent	392,963.44	0.239%	53
91-120 Days Delinquent	84,504.27	0.051%	11
121 Days or More Delinquent	7,606.83	0.005%	1
Repossessions	672,426.77	0.409%	77

(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 1,157,501.31  
60+ Days Delinquency Ratio (3 mo. Weighted Avg.) 0.94632%

	<u>Current Month</u>	<u>Prior Month</u>
Weighted Average A.P.R.	7.702%	7.643%
Weighted Average Remaining Term (months)	16.18	16.89
Weighted Average Seasoning (months)	53.11	52.18

**Cash Sources**

Collections of Installment Principal	\$11,380,890.61
Collections Attributable to Full Payoffs	3,451,630.60
Principal Amount of Repurchases	0.00
Recoveries on Loss Accounts	363,184.68
Collections of Interest	1,106,479.07
Investment Earnings	4,181.77
Reserve Account	<u>5,005,000.00</u>
<b>Total Sources</b>	<b><u>\$21,311,366.73</u></b>

**Cash Uses**

Servicer Fee	\$149,874.67
A Note Interest	298,017.10
Priority Principal Distribution Amount	0.00
B Note Interest	221,000.00
Reserve Fund	5,005,000.00
Regular Principal Distribution Amount	15,059,642.11
Distribution to Certificateholders	<u>577,832.85</u>
<b>Total Cash Uses</b>	<b><u>\$21,311,366.73</u></b>

**Administrative Payment**

Total Principal and Interest Sources	\$21,311,366.73
Investment Earnings in Trust Account	(4,181.77)
Daily Collections Remitted	(16,188,341.20)
Cash Reserve in Trust Account	(5,005,000.00)
Servicer Fee (withheld)	(149,874.67)
O/C Release to Seller	<u>(577,832.85)</u>
<b>Payment Due to/(from) Trust Account</b>	<b><u>(\$613,863.76)</u></b>

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

Pool Balance	\$164,210,332.23
Yield Supplement O/C Amount	<u>(3,566,617.71)</u>
Adjusted Pool Balance	\$160,643,714.52
Total Securities	<u>\$130,088,101.01</u>
Adjusted O/C Amount	\$30,555,613.51
Target Overcollateralization Amount	\$30,555,613.51
O/C Release Period?	Yes
O/C Release	\$577,832.85

**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%	85,147,743.12	70,088,101.01	15,059,642.11	62.7485088	298,017.10	1.2417379
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>\$145,147,743.12</u>	<u>\$130,088,101.01</u>	<u>\$15,059,642.11</u>		<u>\$519,017.10</u>	

\* Class A-1 Interest is computed on an Actual/360 Basis. Days in current period 28