

Payment Determination Statement Number 22  
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	56,547	\$640,514,180.80
Collections of Installment Principal		20,067,189.58
Collections Attributable to Full Payoffs		9,620,736.53
Principal Amount of Repurchases		0.00
Principal Amount of Gross Losses		<u>1,520,516.35</u>
Pool Balance - End of Period(EOP)	55,215	<u>\$609,305,738.34</u>

<u>Pool Statistics</u>	<u>End of Period</u>
Initial Pool Balance (Pool Balance at the Purchase Date)	\$1,631,098,710.56
Pool Factor (Pool Balance as a % of Initial Pool Balance)	37.36%
Ending Overcollateralization(O/C) Amount	\$60,330,546.73
Coverage Ratio (Ending Pool Balance as a % of Ending Notes)	110.990%
Cumulative Net Losses	\$19,654,381.26
Net Loss Ratio (3 mos weighted avg.)	1.707%
Cumulative Recovery Ratio	47.446%

Delinquency Information:(1)	<u>\$ Amount</u>	<u>% of EOP Pool Bal.</u>	<u># of Accounts</u>
31-60 Days Delinquent	14,938,348.63	2.452%	1,119
61-90 Days Delinquent	1,713,067.01	0.281%	110
91-120 Days Delinquent	300,701.93	0.049%	21
121 Days or More Delinquent	0.00	0.000%	0
Repossessions	2,463,532.28	0.404%	164

(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 4,477,301.22  
60+ Days Delinquency Ratio (3 mo. Weighted Avg.) 0.68048%

	<u>Current Month</u>	<u>Prior Month</u>
Weighted Average A.P.R.	6.928%	6.909%
Weighted Average Remaining Term (months)	32.39	33.22
Weighted Average Seasoning (months)	33.01	32.08

**Cash Sources**

Collections of Installment Principal	\$20,067,189.58
Collections Attributable to Full Payoffs	9,620,736.53
Principal Amount of Repurchases	0.00
Recoveries on Loss Accounts	648,730.51
Collections of Interest	3,613,381.07
Investment Earnings	99,306.36
Reserve Account	<u>3,767,500.00</u>
<b>Total Sources</b>	<b><u>\$37,816,844.05</u></b>

**Cash Uses**

Servicer Fee	\$533,761.82
A Note Interest	2,215,447.81
Priority Principal Distribution Amount	0.00
B Note Interest	193,606.67
Reserve Fund	3,767,500.00
Regular Principal Distribution Amount	27,612,683.89
Distribution to Certificateholders	<u>3,493,843.86</u>
<b>Total Cash Uses</b>	<b><u>\$37,816,844.05</u></b>

**Administrative Payment**

Total Principal and Interest Sources	\$37,816,844.05
Investment Earnings in Trust Account	(99,306.36)
Daily Collections Remitted	(33,885,069.67)
Cash Reserve in Trust Account	(3,767,500.00)
Servicer Fee (withheld)	(533,761.82)
O/C Release to Seller	<u>(3,493,843.86)</u>
<b>Payment Due to/(from) Trust Account</b>	<b><u>(\$3,962,637.66)</u></b>

**O/C Release** (Prospectus pg S31-S32)

Pool Balance	\$609,305,738.34
Yield Supplement O/C Amount	<u>(31,437,115.59)</u>
Adjusted Pool Balance	\$577,868,622.75
Total Securities	<u>\$548,975,191.61</u>
Adjusted O/C Amount	\$28,893,431.14
Target Overcollateralization Amount	\$28,893,431.14
O/C Release Period?	Yes
O/C Release	\$3,493,843.86

**Notes**

	Beginning Balance	Ending Balance	Principal Payment	Principal per \$1000 Face	Interest Payment	Interest \$1000 Face
Class A-1 307,000,000.00 @ 4.7914%	0.00	0.00	0.00	0.0000000	0.00	0.0000000
Class A-2 485,000,000.00 @ 5.06%	0.00	0.00	0.00	0.0000000	0.00	0.0000000
Class A-3 510,000,000.00 @ 5.00%	371,587,875.50	343,975,191.61	27,612,683.89	54.1425174	1,548,282.81	3.0358486
Class A-4 159,800,000.00 @ 5.01%	159,800,000.00	159,800,000.00	0.00	0.0000000	667,165.00	4.1750000
Class B 45,200,000.00 @ 5.14%	45,200,000.00	45,200,000.00	0.00	0.0000000	193,606.67	4.2833334
Total Notes	<u>\$576,587,875.50</u>	<u>\$548,975,191.61</u>	<u>\$27,612,683.89</u>		<u>\$2,409,054.48</u>	

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