

Payment Determination Statement Number 23
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	55,215	\$609,305,738.34
Collections of Installment Principal		20,186,926.63
Collections Attributable to Full Payoffs		11,296,017.47
Principal Amount of Repurchases		0.00
Principal Amount of Gross Losses		<u>1,576,596.55</u>
Pool Balance - End of Period(EOP)	53,567	<u>\$576,246,197.69</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)	35.33%
Ending Overcollateralization(O/C) Amount	\$56,717,026.45
Coverage Ratio (Ending Pool Balance as a % of Ending Notes)	110.917%
Cumulative Net Losses	\$20,599,071.06
Net Loss Ratio (3 mos weighted avg.)	1.756%
Cumulative Recovery Ratio	47.148%

Delinquency Information:(1)	<u>\$ Amount</u>	<u>% of EOP Pool Bal.</u>	<u># of Accounts</u>
31-60 Days Delinquent	10,600,952.94	1.840%	781
61-90 Days Delinquent	1,586,453.07	0.275%	104
91-120 Days Delinquent	373,623.01	0.065%	24
121 Days or More Delinquent	63,131.43	0.011%	3
Repossessions	2,540,070.87	0.441%	165

(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 4,563,278.38
60+ Days Delinquency Ratio (3 mo. Weighted Avg.) 0.73741%

	<u>Current Month</u>	<u>Prior Month</u>
Weighted Average A.P.R.	6.952%	6.928%
Weighted Average Remaining Term (months)	31.60	32.39
Weighted Average Seasoning (months)	33.94	33.01

Cash Sources

Collections of Installment Principal	\$20,186,926.63
Collections Attributable to Full Payoffs	11,296,017.47
Principal Amount of Repurchases	0.00
Recoveries on Loss Accounts	631,906.75
Collections of Interest	3,664,277.78
Investment Earnings	100,444.07
Reserve Account	<u>3,767,500.00</u>
Total Sources	<u>\$39,647,072.70</u>

Cash Uses

Servicer Fee	\$507,754.78
A Note Interest	2,100,394.97
Priority Principal Distribution Amount	0.00
B Note Interest	193,606.67
Reserve Fund	3,767,500.00
Regular Principal Distribution Amount	29,446,020.37
Distribution to Certificateholders	<u>3,631,795.91</u>
Total Cash Uses	<u>\$39,647,072.70</u>

Administrative Payment

Total Principal and Interest Sources	\$39,647,072.70
Investment Earnings in Trust Account	(100,444.07)
Daily Collections Remitted	(35,721,556.80)
Cash Reserve in Trust Account	(3,767,500.00)
Servicer Fee (withheld)	(507,754.78)
O/C Release to Seller	<u>(3,631,795.91)</u>
Payment Due to/(from) Trust Account	<u>(\$4,081,978.86)</u>

O/C Release (Prospectus pg S31-S32)

Pool Balance	\$576,246,197.69
Yield Supplement O/C Amount	<u>(29,373,385.86)</u>
Adjusted Pool Balance	\$546,872,811.83
Total Securities	<u>\$519,529,171.24</u>
Adjusted O/C Amount	\$27,343,640.59
Target Overcollateralization Amount	\$27,343,640.59
O/C Release Period?	Yes
O/C Release	\$3,631,795.91

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%	343,975,191.61	314,529,171.24	29,446,020.37	57.7372948	1,433,229.97	2.8102548
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>\$548,975,191.61</u>	<u>\$519,529,171.24</u>	<u>\$29,446,020.37</u>		<u>\$2,294,001.64</u>	

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