

Payment Determination Statement Number 35
 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	38,808	\$296,791,880.40
Collections of Installment Principal		14,140,145.34
Collections Attributable to Full Payoffs		4,303,271.76
Principal Amount of Repurchases		0.00
Principal Amount of Gross Losses		<u>1,221,452.31</u>
Pool Balance - End of Period(EOP)	37,640	<u>\$277,127,010.99</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)	16.99%
Ending Overcollateralization(O/C) Amount	\$33,509,685.82
Coverage Ratio (Ending Pool Balance as a % of Ending Notes)	113.755%
Cumulative Net Losses	\$31,419,205.13
Net Loss Ratio (3 mos weighted avg.)	3.028%
Cumulative Recovery Ratio	44.167%

Delinquency Information:(1)	<u>\$ Amount</u>	<u>% of EOP Pool Bal.</u>	<u># of Accounts</u>
31-60 Days Delinquent	5,883,836.32	2.123%	620
61-90 Days Delinquent	768,759.43	0.277%	77
91-120 Days Delinquent	314,354.64	0.113%	26
121 Days or More Delinquent	34,483.61	0.012%	3
Repossessions	1,916,023.52	0.691%	147

(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 3,033,621.20
 60+ Days Delinquency Ratio (3 mo. Weighted Avg.) 1.14576%

	<u>Current Month</u>	<u>Prior Month</u>
Weighted Average A.P.R.	7.355%	7.306%
Weighted Average Remaining Term (months)	22.01	22.74
Weighted Average Seasoning (months)	45.09	44.17

Cash Sources

Collections of Installment Principal	\$14,140,145.34
Collections Attributable to Full Payoffs	4,303,271.76
Principal Amount of Repurchases	0.00
Recoveries on Loss Accounts	388,855.00
Collections of Interest	1,855,689.67
Investment Earnings	20,070.87
Reserve Account	<u>3,767,500.00</u>
Total Sources	<u>\$24,475,532.64</u>

Cash Uses

Servicer Fee	\$247,326.57
A Note Interest	905,132.57
Priority Principal Distribution Amount	0.00
B Note Interest	193,606.67
Reserve Fund	3,767,500.00
Regular Principal Distribution Amount	18,494,890.80
Distribution to Certificateholders	<u>867,076.03</u>
Total Cash Uses	<u>\$24,475,532.64</u>

Administrative Payment

Total Principal and Interest Sources	\$24,475,532.64
Investment Earnings in Trust Account	(20,070.87)
Daily Collections Remitted	(20,647,876.27)
Cash Reserve in Trust Account	(3,767,500.00)
Servicer Fee (withheld)	(247,326.57)
O/C Release to Seller	<u>(867,076.03)</u>
Payment Due to/(from) Trust Account	<u>(\$1,074,317.10)</u>

O/C Release (Prospectus pg S31-S32)

Pool Balance	\$277,127,010.99
Yield Supplement O/C Amount	<u>(10,508,835.73)</u>
Adjusted Pool Balance	\$266,618,175.26
Total Securities	<u>\$243,617,325.17</u>
Adjusted O/C Amount	\$23,000,850.09
Target Overcollateralization Amount	\$23,000,850.09
O/C Release Period?	Yes
O/C Release	\$867,076.03

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%	57,112,215.97	38,617,325.17	18,494,890.80	36.2644918	237,967.57	0.4666031
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>\$262,112,215.97</u>	<u>\$243,617,325.17</u>	<u>\$18,494,890.80</u>		<u>\$1,098,739.24</u>	

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