

Payment Determination Statement Number 33
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	40,779	\$331,795,965.71
Collections of Installment Principal		14,932,762.73
Collections Attributable to Full Payoffs		4,084,800.30
Principal Amount of Repurchases		3,610.15
Principal Amount of Gross Losses		<u>1,332,870.93</u>
Pool Balance - End of Period(EOP)	39,630	<u>\$311,441,921.60</u>

<u>Pool Statistics</u>	<u>End of Period</u>
Initial Pool Balance (Pool Balance at the Purchase Date)	\$1,624,999,894.17
Pool Factor (Pool Balance as a % of Initial Pool Balance)	19.17%
Ending Overcollateralization(O/C) Amount	\$33,892,368.07
Coverage Ratio (Ending Pool Balance as a % of Ending Notes)	112.211%
Cumulative Net Losses	\$31,009,565.31
Net Loss Ratio (3 mos weighted avg.)	3.309%
Cumulative Recovery Ratio	43.772%

Delinquency Information:(1)	<u>\$ Amount</u>	<u>% of EOP Pool Bal.</u>	<u># of Accounts</u>
31-60 Days Delinquent	6,494,751.23	2.085%	652
61-90 Days Delinquent	1,083,613.59	0.348%	94
91-120 Days Delinquent	400,809.45	0.129%	31
121 Days or More Delinquent	38,493.05	0.012%	3
Repossessions	1,643,382.32	0.528%	127

(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 3,166,298.41
60+ Days Delinquency Ratio (3 mo. Weighted Avg.) 1.12866%

	<u>Current Month</u>	<u>Prior Month</u>
Weighted Average A.P.R.	7.725%	7.676%
Weighted Average Remaining Term (months)	23.57	24.29
Weighted Average Seasoning (months)	43.59	42.69

Cash Sources

Collections of Installment Principal	\$14,932,762.73
Collections Attributable to Full Payoffs	4,084,800.30
Principal Amount of Repurchases	3,610.15
Recoveries on Loss Accounts	339,571.53
Collections of Interest	2,185,185.26
Investment Earnings	8,606.92
Reserve Account	<u>3,780,500.00</u>
Total Sources	<u>\$25,335,036.89</u>

Cash Uses

Servicer Fee	\$276,496.64
A Note Interest	1,122,504.91
Priority Principal Distribution Amount	0.00
B Note Interest	207,247.50
Reserve Fund	3,780,500.00
Regular Principal Distribution Amount	19,208,399.72
Distribution to Certificateholders	<u>739,888.12</u>
Total Cash Uses	<u>\$25,335,036.89</u>

Administrative Payment

Total Principal and Interest Sources	\$25,335,036.89
Investment Earnings in Trust Account	(8,606.92)
Daily Collections Remitted	(21,498,114.14)
Cash Reserve in Trust Account	(3,780,500.00)
Servicer Fee (withheld)	(276,496.64)
O/C Release to Seller	<u>(739,888.12)</u>
Payment Due to/(from) Trust Account	<u>(\$968,568.93)</u>

O/C Release (Prospectus pg S31-S32)

Pool Balance	\$311,441,921.60
Yield Supplement O/C Amount	<u>(10,811,031.05)</u>
Adjusted Pool Balance	\$300,630,890.55
Total Securities	<u>\$277,549,553.53</u>
Adjusted O/C Amount	\$23,081,337.02
Target Overcollateralization Amount	\$23,081,337.02
O/C Release Period?	Yes
O/C Release	\$739,888.12

Notes

	Beginning Balance	Ending Balance	Principal Payment	Principal per \$1000 Face	Interest Payment	Interest \$1000 Face
Class A-1 312,200,000.00 @ 5.1201%	0.00	0.00	0.00	0.0000000	0.00	0.0000000
Class A-2 450,000,000.00 @ 5.30%	0.00	0.00	0.00	0.0000000	0.00	0.0000000
Class A-3 570,000,000.00 @ 5.33%	116,757,953.25	97,549,553.53	19,208,399.72	33.6989469	518,599.91	0.9098244
Class A-4 134,700,000.00 @ 5.38%	134,700,000.00	134,700,000.00	0.00	0.0000000	603,905.00	4.4833333
Class B 45,300,000.00 @ 5.49%	45,300,000.00	45,300,000.00	0.00	0.0000000	207,247.50	4.5750000
Total Notes	<u>\$296,757,953.25</u>	<u>\$277,549,553.53</u>	<u>\$19,208,399.72</u>		<u>\$1,329,752.41</u>	

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