

Payment Determination Statement Number 28  
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	61,153	\$666,849,943.99
Collections of Installment Principal		23,426,504.87
Collections Attributable to Full Payoffs		7,446,246.52
Principal Amount of Repurchases		18,308.92
Principal Amount of Gross Losses		<u>1,988,333.59</u>
Pool Balance - End of Period(EOP)	59,836	<u>\$633,970,550.09</u>

<u>Pool Statistics</u>	<u>End of Period</u>
Initial Pool Balance (Pool Balance at the Purchase Date)	\$2,200,000,784.63
Pool Factor (Pool Balance as a % of Initial Pool Balance)	28.82%
Ending Overcollateralization(O/C) Amount	\$62,673,481.24
Coverage Ratio (Ending Pool Balance as a % of Ending Notes)	110.970%
Cumulative Net Losses	\$41,609,973.21
Net Loss Ratio (3 mos weighted avg.)	2.878%
Cumulative Recovery Ratio	43.026%

Delinquency Information:(1)	<u>\$ Amount</u>	<u>% of EOP Pool Bal.</u>	<u># of Accounts</u>
31-60 Days Delinquent	12,269,241.00	1.935%	953
61-90 Days Delinquent	1,610,771.87	0.254%	122
91-120 Days Delinquent	516,083.78	0.081%	39
121 Days or More Delinquent	26,596.97	0.004%	3
Repossessions	4,038,965.19	0.637%	259

(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 6,192,417.81  
60+ Days Delinquency Ratio (3 mo. Weighted Avg.) 1.02900%

	<u>Current Month</u>	<u>Prior Month</u>
Weighted Average A.P.R.	6.081%	6.068%
Weighted Average Remaining Term (months)	29.00	29.80
Weighted Average Seasoning (months)	37.43	36.51

**Cash Sources**

Collections of Installment Principal	\$23,426,504.87
Collections Attributable to Full Payoffs	7,446,246.52
Principal Amount of Repurchases	18,308.92
Recoveries on Loss Accounts	707,789.86
Collections of Interest	3,437,316.02
Investment Earnings	583.50
Reserve Account	<u>5,067,250.00</u>
<b>Total Sources</b>	<b><u>\$40,103,999.69</u></b>

**Cash Uses**

Servicer Fee	\$555,708.29
A Note Interest	2,243,522.51
Priority Principal Distribution Amount	0.00
B Note Interest	258,906.67
Reserve Fund	5,067,250.00
Regular Principal Distribution Amount	28,983,213.47
Distribution to Certificateholders	<u>2,995,398.75</u>
<b>Total Cash Uses</b>	<b><u>\$40,103,999.69</u></b>

**Administrative Payment**

Total Principal and Interest Sources	\$40,103,999.69
Investment Earnings in Trust Account	(583.50)
Daily Collections Remitted	(34,901,065.63)
Cash Reserve in Trust Account	(5,067,250.00)
Servicer Fee (withheld)	(555,708.29)
O/C Release to Seller	<u>(2,995,398.75)</u>
<b>Payment Due to/(from) Trust Account</b>	<b><u>(\$3,416,006.48)</u></b>

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

Pool Balance	\$633,970,550.09
Yield Supplement O/C Amount	<u>(32,605,214.46)</u>
Adjusted Pool Balance	\$601,365,335.63
Total Securities	<u>\$571,297,068.85</u>
Adjusted O/C Amount	\$30,068,266.78
Target Overcollateralization Amount	\$30,068,266.78
O/C Release Period?	Yes
O/C Release	\$2,995,398.75

**Notes**

	Beginning Balance	Ending Balance	Principal Payment	Principal per \$1000 Face	Interest Payment	Interest \$1000 Face
Class A-1 504,000,000.00 @ 5.33399%	0.00	0.00	0.00	0.0000000	0.00	0.0000000
Class A-2 560,000,000.00 @ 5.25%	0.00	0.00	0.00	0.0000000	0.00	0.0000000
Class A-3 503,000,000.00 @ 5.02%	140,380,282.32	111,397,068.85	28,983,213.47	57.6207027	587,257.51	1.1675100
Class A-4 399,100,000.00 @ 4.98%	399,100,000.00	399,100,000.00	0.00	0.0000000	1,656,265.00	4.1500000
Class B 60,800,000.00 @ 5.11%	60,800,000.00	60,800,000.00	0.00	0.0000000	258,906.67	4.2583334
Total Notes	<u>\$600,280,282.32</u>	<u>\$571,297,068.85</u>	<u>\$28,983,213.47</u>		<u>\$2,502,429.18</u>	

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