

Payment Determination Statement Number 25  
Distribution Date 08-Jan-09  
Record Date 07-Jan-09

<u>Dates Covered</u>	<u>From and Including</u>	<u>To and Including</u>
Collections Period	01-Dec-08	31-Dec-08
Accrual Period	08-Dec-08	07-Jan-09
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	50,382	\$605,587,622.67
Collections of Installment Principal		20,061,045.05
Collections Attributable to Full Payoffs		5,592,639.57
Principal Amount of Repurchases		0.00
Principal Amount of Gross Losses		<u>2,399,339.56</u>
Pool Balance - End of Period(EOP)	49,477	<u>\$577,534,598.49</u>

<u>Pool Statistics</u>	<u>End of Period</u>
Initial Pool Balance (Pool Balance at the Purchase Date)	\$1,650,000,619.11
Pool Factor (Pool Balance as a % of Initial Pool Balance)	35.00%
Ending Overcollateralization(O/C) Amount	\$53,248,921.34
Coverage Ratio (Ending Pool Balance as a % of Ending Notes)	110.156%
Cumulative Net Losses	\$34,414,932.98
Net Loss Ratio (3 mos weighted avg.)	3.142%
Cumulative Recovery Ratio	42.701%

Delinquency Information:(1)	<u>\$ Amount</u>	<u>% of EOP Pool Bal.</u>	<u># of Accounts</u>
31-60 Days Delinquent	12,076,688.34	2.091%	896
61-90 Days Delinquent	1,998,530.91	0.346%	140
91-120 Days Delinquent	837,559.58	0.145%	50
121 Days or More Delinquent	65,756.65	0.011%	4
Repossessions	3,400,407.96	0.589%	196

(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 6,302,255.10  
60+ Days Delinquency Ratio (3 mo. Weighted Avg.) 1.04045%

	<u>Current Month</u>	<u>Prior Month</u>
Weighted Average A.P.R.	6.611%	6.594%
Weighted Average Remaining Term (months)	31.90	32.71
Weighted Average Seasoning (months)	34.27	33.34

**Cash Sources**

Collections of Installment Principal	\$20,061,045.05
Collections Attributable to Full Payoffs	5,592,639.57
Principal Amount of Repurchases	0.00
Recoveries on Loss Accounts	757,340.04
Collections of Interest	3,427,874.44
Investment Earnings	18,442.20
Reserve Account	<u>3,840,000.00</u>
<b>Total Sources</b>	<b><u>\$33,697,341.30</u></b>

**Cash Uses**

Servicer Fee	\$504,656.35
A Note Interest	2,081,249.20
Priority Principal Distribution Amount	0.00
B Note Interest	192,467.50
Reserve Fund	3,840,000.00
Regular Principal Distribution Amount	25,006,098.11
Distribution to Certificateholders	<u>2,072,870.14</u>
<b>Total Cash Uses</b>	<b><u>\$33,697,341.30</u></b>

**Administrative Payment**

Total Principal and Interest Sources	\$33,697,341.30
Investment Earnings in Trust Account	(18,442.20)
Daily Collections Remitted	(29,792,098.54)
Cash Reserve in Trust Account	(3,840,000.00)
Servicer Fee (withheld)	(504,656.35)
O/C Release to Seller	<u>(2,072,870.14)</u>
<b>Payment Due to/(from) Trust Account</b>	<b><u>(\$2,530,725.93)</u></b>

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

Pool Balance	\$577,534,598.49
Yield Supplement O/C Amount	<u>(25,654,938.33)</u>
Adjusted Pool Balance	\$551,879,660.16
Total Securities	<u>\$524,285,677.15</u>
Adjusted O/C Amount	\$27,593,983.01
Target Overcollateralization Amount	\$27,593,983.01
O/C Release Period?	Yes
O/C Release	\$2,072,870.14

**Notes**

	Beginning Balance	Ending Balance	Principal Payment	Principal per \$1000 Face	Interest Payment	Interest \$1000 Face
Class A-1 336,000,000.00 @ 5.32938%	0.00	0.00	0.00	0.0000000	0.00	0.0000000
Class A-2 477,000,000.00 @ 5.19%	0.00	0.00	0.00	0.0000000	0.00	0.0000000
Class A-3 467,000,000.00 @ 4.98%	293,291,775.26	268,285,677.15	25,006,098.11	53.5462486	1,217,160.87	2.6063402
Class A-4 209,900,000.00 @ 4.94%	209,900,000.00	209,900,000.00	0.00	0.0000000	864,088.33	4.1166667
Class B 46,100,000.00 @ 5.01%	46,100,000.00	46,100,000.00	0.00	0.0000000	192,467.50	4.1750000
Total Notes	<u>\$549,291,775.26</u>	<u>\$524,285,677.15</u>	<u>\$25,006,098.11</u>		<u>\$2,273,716.70</u>	

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