

Payment Determination Statement Number 26
 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	49,477	\$577,534,598.49
Collections of Installment Principal		18,767,457.28
Collections Attributable to Full Payoffs		5,604,521.94
Principal Amount of Repurchases		0.00
Principal Amount of Gross Losses		<u>2,018,241.38</u>
Pool Balance - End of Period(EOP)	48,523	<u>\$551,144,377.89</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)	33.40%
Ending Overcollateralization(O/C) Amount	\$50,342,538.62
Coverage Ratio (Ending Pool Balance as a % of Ending Notes)	110.052%
Cumulative Net Losses	\$35,750,790.08
Net Loss Ratio (3 mos weighted avg.)	2.966%
Cumulative Recovery Ratio	42.412%

Delinquency Information:(1)	<u>\$ Amount</u>	<u>% of EOP Pool Bal.</u>	<u># of Accounts</u>
31-60 Days Delinquent	10,100,818.67	1.833%	755
61-90 Days Delinquent	1,707,150.50	0.310%	126
91-120 Days Delinquent	474,798.12	0.086%	31
121 Days or More Delinquent	89,969.40	0.016%	3
Repossessions	3,515,679.98	0.638%	207

(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 5,787,598.00
 60+ Days Delinquency Ratio (3 mo. Weighted Avg.) 1.06494%

	<u>Current Month</u>	<u>Prior Month</u>
Weighted Average A.P.R.	6.635%	6.611%
Weighted Average Remaining Term (months)	31.10	31.90
Weighted Average Seasoning (months)	35.21	34.27

Cash Sources

Collections of Installment Principal	\$18,767,457.28
Collections Attributable to Full Payoffs	5,604,521.94
Principal Amount of Repurchases	0.00
Recoveries on Loss Accounts	682,384.28
Collections of Interest	3,233,504.06
Investment Earnings	11,249.35
Reserve Account	<u>3,840,000.00</u>
Total Sources	<u>\$32,139,116.91</u>

Cash Uses

Servicer Fee	\$481,278.83
A Note Interest	1,977,473.89
Priority Principal Distribution Amount	0.00
B Note Interest	192,467.50
Reserve Fund	3,840,000.00
Regular Principal Distribution Amount	23,483,837.88
Distribution to Certificateholders	<u>2,164,058.81</u>
Total Cash Uses	<u>\$32,139,116.91</u>

Administrative Payment

Total Principal and Interest Sources	\$32,139,116.91
Investment Earnings in Trust Account	(11,249.35)
Daily Collections Remitted	(28,210,958.47)
Cash Reserve in Trust Account	(3,840,000.00)
Servicer Fee (withheld)	(481,278.83)
O/C Release to Seller	<u>(2,164,058.81)</u>
Payment Due to/(from) Trust Account	<u>(\$2,568,428.55)</u>

O/C Release (Prospectus pg S31-S32)

Pool Balance	\$551,144,377.89
Yield Supplement O/C Amount	<u>(23,984,547.08)</u>
Adjusted Pool Balance	\$527,159,830.81
Total Securities	<u>\$500,801,839.27</u>
Adjusted O/C Amount	\$26,357,991.54
Target Overcollateralization Amount	\$26,357,991.54
O/C Release Period?	Yes
O/C Release	\$2,164,058.81

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%	268,285,677.15	244,801,839.27	23,483,837.88	50.2865907	1,113,385.56	2.3841233
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>\$524,285,677.15</u>	<u>\$500,801,839.27</u>	<u>\$23,483,837.88</u>		<u>\$2,169,941.39</u>	

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