

Payment Determination Statement Number 27
Distribution Date 09-Mar-09
Record Date 06-Mar-09

| <u>Dates Covered</u> | <u>From and Including</u> | <u>To and Including</u> |
|----------------------|---------------------------|-------------------------|
| Collections Period | 01-Feb-09 | 28-Feb-09 |
| Accrual Period | 09-Feb-09 | 08-Mar-09 |
| 30/360 Days | 30 | |
| Actual/360 Days | 28 | |

| <u>Collateral Pool Balance Data</u> | <u>Number of Accounts</u> | <u>\$ Amount</u> |
|--|---------------------------|-------------------------|
| Pool Balance - Beginning of Period | 48,523 | \$551,144,377.89 |
| Collections of Installment Principal | | 18,241,108.40 |
| Collections Attributable to Full Payoffs | | 6,189,299.91 |
| Principal Amount of Repurchases | | 69,896.50 |
| Principal Amount of Gross Losses | | <u>2,318,570.38</u> |
| Pool Balance - End of Period(EOP) | 47,384 | <u>\$524,325,502.70</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) | 31.78% |
| Ending Overcollateralization(O/C) Amount | \$47,472,393.95 |
| Coverage Ratio (Ending Pool Balance as a % of Ending Notes) | 109.955% |
| Cumulative Net Losses | \$37,035,555.85 |
| Net Loss Ratio (3 mos weighted avg.) | 2.949% |
| Cumulative Recovery Ratio | 42.490% |

| Delinquency Information:(1) | <u>\$ Amount</u> | <u>% of EOP Pool Bal.</u> | <u># of Accounts</u> |
|-----------------------------|------------------|---------------------------|----------------------|
| 31-60 Days Delinquent | 7,338,545.05 | 1.400% | 532 |
| 61-90 Days Delinquent | 1,119,650.59 | 0.214% | 76 |
| 91-120 Days Delinquent | 363,237.09 | 0.069% | 25 |
| 121 Days or More Delinquent | 33,895.25 | 0.006% | 3 |
| Repossessions | 3,026,736.24 | 0.577% | 189 |

(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 4,543,519.17
60+ Days Delinquency Ratio (3 mo. Weighted Avg.) 1.00630%

| | <u>Current Month</u> | <u>Prior Month</u> |
|--|----------------------|--------------------|
| Weighted Average A.P.R. | 6.648% | 6.635% |
| Weighted Average Remaining Term (months) | 30.28 | 31.10 |
| Weighted Average Seasoning (months) | 36.14 | 35.21 |

Cash Sources

| | |
|--|-------------------------------|
| Collections of Installment Principal | \$18,241,108.40 |
| Collections Attributable to Full Payoffs | 6,189,299.91 |
| Principal Amount of Repurchases | 69,896.50 |
| Recoveries on Loss Accounts | 1,033,804.61 |
| Collections of Interest | 2,937,309.26 |
| Investment Earnings | 7,035.79 |
| Reserve Account | <u>3,840,000.00</u> |
| Total Sources | <u>\$32,318,454.47</u> |

Cash Uses

| | |
|--|-------------------------------|
| Servicer Fee | \$459,286.98 |
| A Note Interest | 1,880,015.96 |
| Priority Principal Distribution Amount | 0.00 |
| B Note Interest | 192,467.50 |
| Reserve Fund | 3,840,000.00 |
| Regular Principal Distribution Amount | 23,948,730.52 |
| Distribution to Certificateholders | <u>1,997,953.51</u> |
| Total Cash Uses | <u>\$32,318,454.47</u> |

Administrative Payment

| | |
|--|--------------------------------|
| Total Principal and Interest Sources | \$32,318,454.47 |
| Investment Earnings in Trust Account | (7,035.79) |
| Daily Collections Remitted | (28,305,021.78) |
| Cash Reserve in Trust Account | (3,840,000.00) |
| Servicer Fee (withheld) | (459,286.98) |
| O/C Release to Seller | <u>(1,997,953.51)</u> |
| Payment Due to/(from) Trust Account | <u>(\$2,290,843.59)</u> |

O/C Release

(Prospectus pg S31-S32)

| | |
|-------------------------------------|-------------------------|
| Pool Balance | \$524,325,502.70 |
| Yield Supplement O/C Amount | <u>(22,374,861.91)</u> |
| Adjusted Pool Balance | \$501,950,640.79 |
| Total Securities | <u>\$476,853,108.75</u> |
| Adjusted O/C Amount | \$25,097,532.04 |
| Target Overcollateralization Amount | \$25,097,532.04 |
| O/C Release Period? | Yes |
| O/C Release | \$1,997,953.51 |

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% | 244,801,839.27 | 220,853,108.75 | 23,948,730.52 | 51.2820782 | 1,015,927.63 | 2.1754339 |
| 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>\$500,801,839.27</u> | <u>\$476,853,108.75</u> | <u>\$23,948,730.52</u> | | <u>\$2,072,483.46</u> | |

* Class A-1 Interest is computed on an Actual/360 Basis. Days in current period 28