

Payment Determination Statement Number 28
 Distribution Date 08-Apr-09
 Record Date 07-Apr-09

<u>Dates Covered</u>	<u>From and Including</u>	<u>To and Including</u>
Collections Period	01-Mar-09	31-Mar-09
Accrual Period	09-Mar-09	07-Apr-09
30/360 Days	30	
Actual/360 Days	30	

<u>Collateral Pool Balance Data</u>	<u>Number of Accounts</u>	<u>\$ Amount</u>
Pool Balance - Beginning of Period	47,384	\$524,325,502.70
Collections of Installment Principal		19,457,674.13
Collections Attributable to Full Payoffs		7,336,968.78
Principal Amount of Repurchases		9,510.66
Principal Amount of Gross Losses		<u>2,747,560.70</u>
Pool Balance - End of Period(EOP)	46,047	<u>\$494,773,788.43</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)	29.99%
Ending Overcollateralization(O/C) Amount	\$44,523,543.92
Coverage Ratio (Ending Pool Balance as a % of Ending Notes)	109.889%
Cumulative Net Losses	\$38,636,717.33
Net Loss Ratio (3 mos weighted avg.)	3.065%
Cumulative Recovery Ratio	42.459%

Delinquency Information:(1)	<u>\$ Amount</u>	<u>% of EOP Pool Bal.</u>	<u># of Accounts</u>
31-60 Days Delinquent	8,212,291.38	1.660%	648
61-90 Days Delinquent	1,008,464.85	0.204%	67
91-120 Days Delinquent	324,949.81	0.066%	22
121 Days or More Delinquent	24,173.40	0.005%	2
Repossessions	1,892,568.23	0.383%	114

(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 3,250,156.29
 60+ Days Delinquency Ratio (3 mo. Weighted Avg.) 0.86497%

	<u>Current Month</u>	<u>Prior Month</u>
Weighted Average A.P.R.	6.675%	6.648%
Weighted Average Remaining Term (months)	29.49	30.28
Weighted Average Seasoning (months)	37.05	36.14

Cash Sources

Collections of Installment Principal	\$19,457,674.13
Collections Attributable to Full Payoffs	7,336,968.78
Principal Amount of Repurchases	9,510.66
Recoveries on Loss Accounts	1,146,399.22
Collections of Interest	2,908,363.28
Investment Earnings	6,799.54
Reserve Account	<u>3,840,000.00</u>
Total Sources	<u>\$34,705,715.61</u>

Cash Uses

Servicer Fee	\$436,937.92
A Note Interest	1,780,628.73
Priority Principal Distribution Amount	0.00
B Note Interest	192,467.50
Reserve Fund	3,840,000.00
Regular Principal Distribution Amount	26,602,864.24
Distribution to Certificateholders	<u>1,852,817.22</u>
Total Cash Uses	<u>\$34,705,715.61</u>

Administrative Payment

Total Principal and Interest Sources	\$34,705,715.61
Investment Earnings in Trust Account	(6,799.54)
Daily Collections Remitted	(30,748,076.22)
Cash Reserve in Trust Account	(3,840,000.00)
Servicer Fee (withheld)	(436,937.92)
O/C Release to Seller	<u>(1,852,817.22)</u>
Payment Due to/(from) Trust Account	<u>(\$2,178,915.29)</u>

O/C Release (Prospectus pg S31-S32)

Pool Balance	\$494,773,788.43
Yield Supplement O/C Amount	<u>(20,826,162.63)</u>
Adjusted Pool Balance	\$473,947,625.80
Total Securities	<u>\$450,250,244.51</u>
Adjusted O/C Amount	\$23,697,381.29
Target Overcollateralization Amount	\$23,697,381.29
O/C Release Period?	Yes
O/C Release	\$1,852,817.22

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%	220,853,108.75	194,250,244.51	26,602,864.24	56.9654481	916,540.40	1.9626133
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>\$476,853,108.75</u>	<u>\$450,250,244.51</u>	<u>\$26,602,864.24</u>		<u>\$1,973,096.23</u>	

* Class A-1 Interest is computed on an Actual/360 Basis. Days in current period 30