

Payment Determination Statement Number 15
 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	87,798	\$1,544,236,737.30
Collections of Installment Principal		28,620,493.32
Collections Attributable to Full Payoffs		8,246,980.67
Principal Amount of Repurchases		94,099.63
Principal Amount of Gross Losses		<u>6,715,882.14</u>
Pool Balance - End of Period(EOP)	86,729	<u>\$1,500,559,281.54</u>

<u>Pool Statistics</u>	<u>End of Period</u>
Initial Pool Balance (Pool Balance at the Purchase Date)	\$2,327,054,210.34
Pool Factor (Pool Balance as a % of Initial Pool Balance)	64.48%
Ending Overcollateralization(O/C) Amount	\$66,021,741.79
Coverage Ratio (Ending Pool Balance as a % of Ending Notes)	104.602%
Cumulative Net Losses	\$61,368,120.23
Net Loss Ratio (3 mos weighted avg.)	4.009%
Cumulative Recovery Ratio	37.662%

Delinquency Information:(1)	<u>\$ Amount</u>	<u>% of EOP Pool Bal.</u>	<u># of Accounts</u>
31-60 Days Delinquent	33,059,359.03	2.203%	1,754
61-90 Days Delinquent	6,216,661.87	0.414%	301
91-120 Days Delinquent	1,481,831.71	0.099%	72
121 Days or More Delinquent	159,701.06	0.011%	8
Repossessions	13,323,308.40	0.888%	604

(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 21,181,503.04
 60+ Days Delinquency Ratio (3 mo. Weighted Avg.) 1.40942%

	<u>Current Month</u>	<u>Prior Month</u>
Weighted Average A.P.R.	7.821%	7.822%
Weighted Average Remaining Term (months)	47.99	48.88
Weighted Average Seasoning (months)	20.77	19.80

Cash Sources

Collections of Installment Principal	\$28,620,493.32
Collections Attributable to Full Payoffs	8,246,980.67
Principal Amount of Repurchases	94,099.63
Recoveries on Loss Accounts	2,259,605.86
Collections of Interest	10,191,304.79
Investment Earnings	48,690.95
Reserve Account	70,697,240.00
Hedge Receipts	0.00
Total Sources	<u>\$120,158,415.22</u>

Cash Uses

Servicer Fee	\$1,286,863.95
Hedge Payments (excl. termination payments)	1,597,031.49
A Note Interest	4,097,083.38
First Priority Principal Distribution Amount	0.00
B Note Interest	556,250.00
Second Priority Principal Distribution Amount	0.00
C Note Interest	205,208.33
Third Priority Principal Distribution Amount	20,919,392.65
Reserve Fund	70,697,240.00
Required Principal Distribution Amount	20,799,345.42
Hedge Termination Payments (if any)	0.00
Distribution to Class D Noteholders	0.00
Total Cash Uses	<u>\$120,158,415.22</u>

Administrative Payment

Total Principal and Interest Sources	\$120,158,415.22
Investment Earnings in Trust Account	(48,690.95)
Hedge Receipts	0.00
Daily Collections Remitted	(49,160,842.58)
Cash Reserve in Trust Account	(70,697,240.00)
Servicer Fee (withheld)	(1,286,863.95)
O/C Release to Seller	0.00
Payment Due to/(from) Trust Account	<u>(\$1,035,222.26)</u>

O/C Release (Prospectus pg S31-S32)

Pool Balance	\$1,500,559,281.54
Yield Supplement O/C Amount	<u>(45,222,396.37)</u>
Adjusted Pool Balance	\$1,455,336,885.17
Total Securities	<u>\$1,434,537,539.75</u>
Adjusted O/C Amount	\$20,799,345.42
Target Overcollateralization Amount	\$54,575,133.19
O/C Release Period?	Yes
O/C Release	\$0.00

<u>Notes</u>	<u>Beginning Balance</u>	<u>Ending Balance</u>	<u>Principal Payment</u>	<u>Principal per \$1000 Face</u>	<u>Interest Payment</u>	<u>Interest \$1000 Face</u>
Class A-1 414,000,000.00 @ 4.945%	0.00	0.00	0.00	0.0000000	0.00	0.0000000
Class A-2a 206,000,000.00 @ 4.94%	117,428,939.26	107,148,963.13	10,279,976.13	49.9027967	483,415.80	2.3466786
Class A-2b 630,000,000.00 @ 1.00063%	359,127,338.56	327,688,576.62	31,438,761.94	49.9027967	319,425.41	0.5070245
Class A-3a 290,000,000.00 @ 5.00%	290,000,000.00	290,000,000.00	0.00	0.0000000	1,208,333.33	4.1666667
Class A-3b 115,000,000.00 @ 1.10063%	115,000,000.00	115,000,000.00	0.00	0.0000000	112,508.84	0.9783377
Class A-4 448,500,000.00 @ 5.28%	448,500,000.00	448,500,000.00	0.00	0.0000000	1,973,400.00	4.4000000
Class B 106,800,000.00 @ 6.25%	106,800,000.00	106,800,000.00	0.00	0.0000000	556,250.00	5.2083333
Class C 39,400,000.00 @ 6.25%	39,400,000.00	39,400,000.00	0.00	0.0000000	205,208.33	5.2083332
Total Notes	<u>\$1,476,256,277.82</u>	<u>\$1,434,537,539.75</u>	<u>\$41,718,738.07</u>		<u>\$4,858,541.71</u>	

* Class A-1 , A-2b, A-3b Interest is computed on an Actual/360 Basis. Days in current period 32