

Payment Determination Statement Number 13  
 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       | 64,731                    | \$1,065,532,708.49        |
| Collections of Installment Principal     |                           | 22,033,283.37             |
| Collections Attributable to Full Payoffs |                           | 6,923,373.79              |
| Principal Amount of Repurchases          |                           | 34,714.51                 |
| Principal Amount of Gross Losses         |                           | <u>5,764,515.92</u>       |
| Pool Balance - End of Period(EOP)        | 63,525                    | <u>\$1,030,776,820.90</u> |

| <u>Pool Statistics</u>                                      | <u>End of Period</u> |
|---|----------------------|
| Initial Pool Balance (Pool Balance at the Purchase Date)    | \$1,555,000,035.25   |
| Pool Factor (Pool Balance as a % of Initial Pool Balance)   | 66.29%               |
| Ending Overcollateralization(O/C) Amount                    | \$55,148,167.90      |
| Coverage Ratio (Ending Pool Balance as a % of Ending Notes) | 105.653%             |
| Cumulative Net Losses                                       | \$35,307,968.72      |
| Net Loss Ratio (3 mos weighted avg.)                        | 4.050%               |
| Cumulative Recovery Ratio                                   | 35.527%              |

| Delinquency Information:(1) | <u>\$ Amount</u> | <u>% of EOP Pool Bal.</u> | <u># of Accounts</u> |
|-----------------------------|------------------|---------------------------|----------------------|
| 31-60 Days Delinquent       | 15,388,872.59    | 1.493%                    | 858                  |
| 61-90 Days Delinquent       | 2,398,524.86     | 0.233%                    | 122                  |
| 91-120 Days Delinquent      | 1,010,465.15     | 0.098%                    | 53                   |
| 121 Days or More Delinquent | 208,820.27       | 0.020%                    | 9                    |
| Repossessions               | 7,738,537.85     | 0.751%                    | 359                  |

(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 11,356,348.13  
 60+ Days Delinquency Ratio (3 mo. Weighted Avg.) 1.29168%

|  | <u>Current Month</u> | <u>Prior Month</u> |
|--|----------------------|--------------------|
| Weighted Average A.P.R.                  | 7.740%               | 7.741%             |
| Weighted Average Remaining Term (months) | 46.96                | 47.79              |
| Weighted Average Seasoning (months)      | 21.16                | 20.26              |

**Cash Sources**

|  |                               |
|--|-------------------------------|
| Collections of Installment Principal     | \$22,033,283.37               |
| Collections Attributable to Full Payoffs | 6,923,373.79                  |
| Principal Amount of Repurchases          | 34,714.51                     |
| Recoveries on Loss Accounts              | 2,261,917.17                  |
| Collections of Interest                  | 6,530,188.37                  |
| Investment Earnings                      | 441.54                        |
| Reserve Account                          | 37,537,000.00                 |
| Hedge Receipts                           | 0.00                          |
| <b>Total Sources</b>                     | <b><u>\$75,320,918.75</u></b> |

**Cash Uses**

|   |                               |
|---|-------------------------------|
| Servicer Fee                                  | \$887,943.92                  |
| Hedge Payments (excl. termination payments)   | 790,736.31                    |
| A Note Interest                               | 2,102,626.29                  |
| First Priority Principal Distribution Amount  | 0.00                          |
| B Note Interest                               | 385,722.50                    |
| Second Priority Principal Distribution Amount | 0.00                          |
| C Note Interest                               | 162,916.67                    |
| Third Priority Principal Distribution Amount  | 4,776,298.00                  |
| Reserve Fund                                  | 37,537,000.00                 |
| Required Principal Distribution Amount        | 28,677,675.06                 |
| Hedge Termination Payments (if any)           | 0.00                          |
| Distribution to Class D Noteholders           | 0.00                          |
| <b>Total Cash Uses</b>                        | <b><u>\$75,320,918.75</u></b> |

**Administrative Payment**

|  |                              |
|--|------------------------------|
| Total Principal and Interest Sources       | \$75,320,918.75              |
| Investment Earnings in Trust Account       | (441.54)                     |
| Hedge Receipts                             | 0.00                         |
| Daily Collections Remitted                 | (37,655,717.44)              |
| Cash Reserve in Trust Account              | (37,537,000.00)              |
| Servicer Fee (withheld)                    | (887,943.92)                 |
| O/C Release to Seller                      | 0.00                         |
| <b>Payment Due to/(from) Trust Account</b> | <b><u>(\$760,184.15)</u></b> |

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

|                                     |                         |
|-------------------------------------|-------------------------|
| Pool Balance                        | \$1,030,776,820.90      |
| Yield Supplement O/C Amount         | <u>(26,470,492.84)</u>  |
| Adjusted Pool Balance               | \$1,004,306,328.06      |
| Total Securities                    | <u>\$975,628,653.00</u> |
| Adjusted O/C Amount                 | \$28,677,675.06         |
| Target Overcollateralization Amount | \$40,172,253.12         |
| O/C Release Period?                 | Yes                     |
| O/C Release                         | \$0.00                  |

| <u>Notes</u>                        | Beginning<br>Balance      | Ending<br>Balance       | Principal<br>Payment   | Principal per<br>\$1000 Face | Interest<br>Payment   | Interest<br>\$1000 Face |
|-------------------------------------|---------------------------|-------------------------|------------------------|------------------------------|-----------------------|-------------------------|
| Class A-1 350,000,000.00 @ 3.15195% | 0.00                      | 0.00                    | 0.00                   | 0.0000000                    | 0.00                  | 0.0000000               |
| Class A-2a 75,000,000.00 @ 3.40%    | 46,107,005.08             | 39,589,997.34           | 6,517,007.74           | 86.8934365                   | 130,636.51            | 1.7418201               |
| Class A-2b 310,000,000.00 @ 1.2975% | 190,575,620.98            | 163,638,655.66          | 26,936,965.32          | 86.8934365                   | 192,322.56            | 0.6203954               |
| Class A-3a 275,000,000.00 @ 3.70%   | 275,000,000.00            | 275,000,000.00          | 0.00                   | 0.0000000                    | 847,916.67            | 3.0833333               |
| Class A-3b 190,000,000.00 @ 1.4975% | 190,000,000.00            | 190,000,000.00          | 0.00                   | 0.0000000                    | 221,297.22            | 1.1647222               |
| Class A-4 190,300,000.00 @ 4.48%    | 190,300,000.00            | 190,300,000.00          | 0.00                   | 0.0000000                    | 710,453.33            | 3.7333333               |
| Class B 83,100,000.00 @ 5.57%       | 83,100,000.00             | 83,100,000.00           | 0.00                   | 0.0000000                    | 385,722.50            | 4.6416667               |
| Class C 34,000,000.00 @ 5.75%       | 34,000,000.00             | 34,000,000.00           | 0.00                   | 0.0000000                    | 162,916.67            | 4.7916668               |
| Total Notes                         | <u>\$1,009,082,626.06</u> | <u>\$975,628,653.00</u> | <u>\$33,453,973.06</u> |                              | <u>\$2,651,265.46</u> |                         |

\* Class A-1 , A-2b, A-3b Interest is computed on an Actual/360 Basis. Days in current period 28