

Dates

Collection Period No.	16				
Collection Period (from... to)	1-Jan-2025	31-Jan-2025			
Determination Date	13-Feb-2025				
Record Date	14-Feb-2025				
Distribution Date	18-Feb-2025				
Interest Period of the Class A-1 Notes (from... to)	15-Jan-2025	18-Feb-2025	Actual/360 Days	34	
Interest Period of the Class A-2, A-3 and A-4 Notes (from... to)	15-Jan-2025	15-Feb-2025	30/360 Days	30	

Summary

	Initial Balance	Beginning Balance	Ending Balance	Principal Payment	Principal per \$1000 Face Amount	Note Factor
Class A-1 Notes	292,010,000.00	0.00	0.00	0.00	0.000000	0.000000
Class A-2 Notes	467,620,000.00	156,765,221.90	123,041,428.31	33,723,793.59	72.117945	0.263123
Class A-3 Notes	467,620,000.00	467,620,000.00	467,620,000.00	0.00	0.000000	1.000000
Class A-4 Notes	83,110,000.00	83,110,000.00	83,110,000.00	0.00	0.000000	1.000000
Total Note Balance	1,310,360,000.00	707,495,221.90	673,771,428.31	33,723,793.59		

Overcollateralization	33,622,415.40	33,599,560.39	33,599,560.39
Adjusted Pool Balance	1,343,982,415.40	741,094,782.29	707,370,988.70
Yield Supplement Overcollateralization Amount	76,016,708.61	39,575,308.81	37,710,079.01
Pool Balance	1,419,999,124.01	780,670,091.10	745,081,067.71

	Amount	Percentage
Initial Overcollateralization Amount	33,622,415.40	2.50%
Target Overcollateralization Amount	33,599,560.39	2.50%
Current Overcollateralization Amount	33,599,560.39	2.50%

	Interest Rate	Interest Payment	Interest per \$1000 Face Amount	Interest & Principal Payment	Interest & Principal Payment per \$1000 Face Amount
Class A-1 Notes	0.000000%	0.00	0.000000	0.00	0.000000
Class A-2 Notes	5.920000%	773,375.09	1.653854	34,497,168.68	73.771799
Class A-3 Notes	5.950000%	2,318,615.83	4.958333	2,318,615.83	4.958333
Class A-4 Notes	6.010000%	416,242.58	5.008333	416,242.58	5.008333
Total		\$3,508,233.50		\$37,232,027.09	

Available Funds		Distributions	
Principal Collections	32,974,399.96	(1) Total Servicing Fee	650,558.41
Interest Collections	4,838,059.49	Nonrecoverable Advances to the Servicer	0.00
Net Liquidation Proceeds	770,665.73	(2) Total Trustee Fees and any Asset Representations Reviewer fees (max. \$250,000 p.a.)	0.00
Recoveries	991,286.95	(3) Interest Distributable Amount Class A Notes	3,508,233.50
Purchase Amounts	0.00	(4) Priority Principal Distributable Amount	0.00
Advances made by the Servicer	0.00	(5) To Reserve Fund to reach the Reserve Fund Required Amount	0.00
Investment Earnings	134,186.26	(6) Regular Principal Distributable Amount	33,723,793.59
Available Collections	39,708,598.39	(7) Additional Servicing Fee and Transition Costs	0.00
Reserve Fund Draw Amount	0.00	(8) Total Trustee Fees and any Asset Representations Reviewer fees [not previously paid under (2)]	0.00
Available Funds	39,708,598.39	(9) Excess Collections to Certificateholders	1,826,012.89
		Total Distribution	39,708,598.39

Distribution Detail

	Due	Paid	Shortfall
Total Servicing Fee	650,558.41	650,558.41	0.00
Total Trustee Fee	0.00	0.00	0.00
Monthly Interest Distributable Amount	3,508,233.50	3,508,233.50	0.00
thereof on Class A-1 Notes	0.00	0.00	0.00
thereof on Class A-2 Notes	773,375.09	773,375.09	0.00
thereof on Class A-3 Notes	2,318,615.83	2,318,615.83	0.00
thereof on Class A-4 Notes	416,242.58	416,242.58	0.00
Interest Carryover Shortfall Amount	0.00	0.00	0.00
thereof on Class A-1 Notes	0.00	0.00	0.00
thereof on Class A-2 Notes	0.00	0.00	0.00
thereof on Class A-3 Notes	0.00	0.00	0.00
thereof on Class A-4 Notes	0.00	0.00	0.00
Interest Distributable Amount Class A Notes	3,508,233.50	3,508,233.50	0.00
Priority Principal Distributable Amount	0.00	0.00	0.00
Regular Principal Distributable Amount	33,723,793.59	33,723,793.59	0.00
Aggregate Principal Distributable Amount	33,723,793.59	33,723,793.59	0.00

Reserve Fund and Investment Earnings**Reserve Fund**

Reserve Fund Required Amount	3,359,956.04
Reserve Fund Amount - Beginning Balance	3,359,956.04
plus/minus change to meet Reserve Fund Required Amount	0.00
plus Net Investment Earnings for the Collection Period	11,419.98
minus Net Investment Earnings	11,419.98
minus Reserve Fund Draw Amount	0.00
Reserve Fund Amount - Ending Balance	3,359,956.04
Reserve Fund Deficiency	0.00

Investment Earnings

Net Investment Earnings on the Reserve Fund	11,419.98
Net Investment Earnings on the Collection Account	122,766.28
Investment Earnings for the Collection Period	134,186.26

Notice to Investors

Pool Statistics

Pool Data	Amount	Number of Receivables
Cutoff Date Pool Balance	1,419,999,124.01	29,224
Pool Balance beginning of Collection Period	780,670,091.10	21,503
Principal Collections	18,330,780.79	
Principal Collections attributable to Full Pay-offs	14,643,619.17	
Principal Purchase Amounts	0.00	
Principal Gross Losses	2,614,623.43	
Pool Balance end of Collection Period	745,081,067.71	20,915
Pool Factor	52.47%	
	As of Cutoff Date	Current
Weighted Average APR	7.07%	7.30%
Weighted Average Number of Remaining Payments	58.10	42.43
Weighted Average Seasoning (months)	10.12	26.68

Delinquency Profile

Delinquency Profile (1)	Amount	Number of Receivables	Percentage
Current	730,168,974.00	20,615	98.00%
31-60 Days Delinquent	10,231,466.94	205	1.37%
61-90 Days Delinquent	3,273,313.24	66	0.44%
91-120 Days Delinquent	1,407,313.53	29	0.19%
Total	745,081,067.71	20,915	100.00%

Delinquency Trigger

60+ Delinquency Loans to EOP Aggregate Securitization Value	3.550%
Delinquency Trigger occurred	No

(1) A receivable is not considered delinquent if the amount past due is less than 10% of the payment due under such receivable

Loss Statistics

Losses (1)	Current		Cumulative	
	Amount	Number of Receivables	Amount	Number of Receivables
Principal Gross Losses	2,614,623.43	67	40,470,791.26	887
Principal Net Liquidation Proceeds	759,715.51		13,879,005.34	
Principal Recoveries	955,411.09		10,902,943.85	
Principal Net Loss / (Gain)	899,496.83		15,688,842.07	

Principal Net Loss / (Gain) as % of Average Pool Balance (annualized):

Current Collection Period	1.415%
Prior Collection Period	0.749 %
Second Prior Collection Period	0.571 %
Third Prior Collection Period	1.507 %
Four Month Average	1.060%

Cumulative Principal Net Loss / (Gain) as % of Cutoff Date Pool Balance 1.105%

Average Net Loss / (Gain) 17,687.53

(1) Losses include accounts that have been charged off with a balance remaining of less than \$50. These accounts are excluded in the Number of Receivables count as they are not considered a charge-off on a defaulted loan.