

SECURITIES AND EXCHANGE COMMISSION

FORM 10-D

Periodic distribution reports by Asset-Backed issuers pursuant to Rule 13a-17 or 15d-17

Filing Date: **2007-12-10** | Period of Report: **2007-11-30**
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FILER

AMERICREDIT FINANCIAL SERVICES INC

CIK: **1002761** | IRS No.: **752439888** | State of Incorporation: **DE** | Fiscal Year End: **1231**
Type: **10-D** | Act: **34** | File No.: **001-13329** | Film No.: **071295104**
SIC: **6189** Asset-backed securities

Mailing Address	Business Address
<i>C/O AMERICREDIT FINANCIAL SERVICES INC</i>	<i>C/O AMERICREDIT FINANCIAL SERVICES INC</i>
<i>801 CHERRY STREET SUITE 3900</i>	<i>801 CHERRY ST STE 3900</i>
<i>FORT WORTH TX 76102</i>	<i>FORT WORTH TX 76102</i>
	<i>8173027000</i>

AFS SenSub Corp.

CIK: **1347185** | IRS No.: **880475154**
Type: **10-D** | Act: **34** | File No.: **333-140931** | Film No.: **071295105**
SIC: **6189** Asset-backed securities

Mailing Address	Business Address
<i>2265B RENAISSANCE DRIVE, SUITE 17</i>	<i>2265B RENAISSANCE DRIVE, SUITE 17</i>
<i>LAS VEGAS NV 89119</i>	<i>LAS VEGAS NV 89119</i>
	<i>702-932-4914</i>

AmeriCredit Automobile Receivables Trust 2007-C-M

CIK: **1406912**
Type: **10-D** | Act: **34** | File No.: **333-130439-07** | Film No.: **071295103**
SIC: **6189** Asset-backed securities

Mailing Address	Business Address
<i>2265B RENAISSANCE DRIVE, SUITE 17</i>	<i>2265B RENAISSANCE DRIVE, SUITE 17</i>
<i>LAS VEGAS NV 89119</i>	<i>LAS VEGAS NV 89119</i>
	<i>702-932-4914</i>

**UNITED STATES
SECURITIES AND EXCHANGE COMMISSION**
Washington, D.C. 20549

FORM 10-D

**ASSET-BACKED ISSUER
DISTRIBUTION REPORT PURSUANT TO SECTION 13 OR 15(d) OF
THE SECURITIES EXCHANGE ACT OF 1934**

**For the monthly distribution period from
November 1, 2007 to November 30, 2007**

Commission File Number of issuing entity: 333-130439-07

**AMERICREDIT AUTOMOBILE RECEIVABLES
TRUST 2007-C-M**

(Exact name of issuing entity as specified in its charter)

Commission File Number of depositor: 333-130439

AFS SENSUB CORP.

(Exact name of depositor as specified in its charter)

AMERICREDIT FINANCIAL SERVICES, INC.

(Exact name of sponsor as specified in its charter)

Delaware

**(State or other jurisdiction of incorporation or
organization of the issuing entity)**

26-0494941

**(I.R.S. Employer
Identification No.)**

c/o AmeriCredit Financial Services, Inc.

**801 Cherry Street, Suite 3900
Fort Worth, TX 76102**

**(Address of principal executive offices
of issuing entity)**

76102

(Zip Code)

(817) 302-7000

(Telephone number, including area code)

N/A

(Former name, former address, if changed since last report)

Title of Class	Registered/reported pursuant to (check one)			Name of exchange (If Section 12(b))
	Section 12(b)	Section 12(g)	Section 15(d)	
Class A-1	[]	[]	[X]	
Class A-2	[]	[]	[X]	
Class A-3-A	[]	[]	[X]	
Class A-3-B	[]	[]	[X]	
Class A-4-A	[]	[]	[X]	
Class A-4-B	[]	[]	[X]	

Indicate by check mark whether the registrant (1) has filed all reports required to be filed by Section 13 or 15(d) of the Securities Exchange Act of 1934 during the preceding 12 months (or for such shorter period that the registrant was required to file such reports), and (2) has been subject to such filing requirements for the past 90 days. Yes No

PART I - DISTRIBUTION INFORMATION

ITEM 1 - Distribution and Pool Performance Information.

The response to Item 1 is set forth in part herein and in part in Exhibit 99.1

The record date for distributions described in Exhibit 99.1 was November 30, 2007.

PART II - OTHER INFORMATION

ITEM 2 - Legal Proceedings.

None

ITEM 3 - Sales of Securities and Use of Proceeds.

None

ITEM 4 - Defaults Upon Senior Securities.

None

ITEM 5 - Submission of Matters to a Vote of Security Holders.

None

ITEM 6 - Significant Obligators of Pool Assets.

None

ITEM 7 - Significant Enhancement.

The consolidated financial statements of MBIA Insurance Corporation and its subsidiaries (“MBIA”) are incorporated herein by reference from Exhibit 99.2 of the Quarterly Report on Form 10-Q filed by MBIA Inc (File No. 001-09583) with the SEC on November 9, 2007. You should be aware that any such financial statements may be modified or superseded by a document filed with the SEC at a later date. You should not assume that information concerning MBIA is accurate as of any date other than the date that such Form 10-Q was filed with the SEC.

ITEM 8 - Other Information.

None

ITEM 9 - Exhibits

(a) Documents filed as part of this report:

99.1 Monthly Servicer’s Certificate dated November 30, 2007

99.2 Copy of the consolidated financial statements of MBIA Insurance Corporation and its subsidiaries (incorporated by reference from Exhibit 99.2 of the Quarterly Report on Form 10-Q filed by MBIA Inc (File No. 001-09583) with the SEC on November 9, 2007).

(b) Exhibits required by this Form and Item 601 of Regulation S-K (17 CFR 229.601):

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned thereunto duly authorized.

AMERICREDIT AUTOMOBILE RECEIVABLES TRUST 2007-C-M

(Issuing Entity)

Dated: December 10, 2007

By: AmeriCredit Financial Services, Inc., as Servicer

By:

/s/ Chris A. Choate

Name: Chris A. Choate

Title: Executive Vice President,

Chief Financial Officer and Treasurer

EXHIBIT INDEX

<u>EXHIBIT</u>	<u>DESCRIPTION</u>
99.1	Monthly Servicer' s Certificate dated November 30, 2007
99.2	Copy of the consolidated financial statements of MBIA Insurance Corporation and its subsidiaries (incorporated by reference from Exhibit 99.2 of the Quarterly Report on Form 10-Q filed by MBIA Inc (File No. 001-09583) with the SEC on November 9, 2007).

AmeriCredit Automobile Receivables Trust 2007-C-M
 Class A-1 5.318% Asset Backed Notes
 Class A-2 5.43% Asset Backed Notes
 Class A-3-A 5.42% Asset Backed Notes
 Class A-3-B Floating Rate Asset Backed Notes
 Class A-4-A 5.55% Asset Backed Notes
 Class A-4-B Floating Rate Asset Backed Notes
 Preliminary Servicer's Certificate

This Servicer's Certificate has been prepared pursuant to Section 4.9 of the Sale and Servicing Agreement among AmeriCredit Automobile Receivables Trust 2007-C-M, as Issuer, AmeriCredit Financial Services, Inc., as Servicer, AFS SENSUB Corp., as Depositor, and Wells Fargo Bank, N.A., as Trust Collateral Agent and Backup Servicer, dated as of July 18, 2007. Defined terms have the meanings assigned to them in the Sale and Servicing Agreement or in other Transaction Documents.

The undersigned hereby certifies that no Trigger Event has occurred on the related Determination Date.

Monthly Period Beginning:	11/01/2007
Monthly Period Ending:	11/30/2007
Prev. Distribution/Close Date:	11/06/2007
Distribution Date:	12/06/2007
Days of Interest for Period:	30
Days in Collection Period:	30
Months Seasoned:	5

Purchases	Units	Cut-off Date	Closing Date	Original Pool Balance
Initial Purchase	88,335	07/19/2007	07/26/2007	\$1,612,909,995
Sub. Purchase 1				
Total	88,335			\$1,612,909,995

I. MONTHLY PERIOD RECEIVABLES PRINCIPAL BALANCE CALCULATION:

{1}	Beginning of period Aggregate Principal Balance	{1} <u>\$1,503,770,325</u>
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{2}	Purchase of Subsequent Receivables	{2} <u>0</u>
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Monthly Principal Amounts

{3}	Collections on Receivables outstanding at end of period	{3} <u>34,281,787</u>
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{4}	Collections on Receivables paid off during period	{4} <u>16,528,379</u>
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{5} Receivables becoming Liquidated Receivables during period

{5} 10,934,160

{6} Receivables becoming Purchased Receivables during period

{6} 0

{7} Other Receivables adjustments

{7} (733)

{8} Less amounts allocable to Interest

{8} (19,381,230)

{9} Total Monthly Principal Amounts

{9} 42,362,363

{10} End of period Aggregate Principal Balance

{10} \$1,461,407,962

{11} Pool Factor ({10} / Original Pool Balance)

{11} 90.6069134 %

II. MONTHLY PERIOD NOTE BALANCE CALCULATION:		Class A-1	Class A-2	Class A-3-A	Class A-3-B	Class A-4-A	Class A-4-B	TOTAL
{12} Original Note Balance	{12}	\$273,000,000	\$370,000,000	\$175,000,000	\$271,000,000	\$150,000,000	\$261,000,000	\$1,500,000,000
{13} Beginning of period Note Balance	{13}	\$129,409,220	\$370,000,000	\$175,000,000	\$271,000,000	\$150,000,000	\$261,000,000	\$1,356,409,220
{14} Noteholders' Principal Distributable Amount	{14}	42,362,363	0	0	0	0	0	42,362,363
{15} Noteholders' Accelerated Principal Amount	{15}	2,994,489	0	0	0	0	0	2,994,489
{16} Noteholders' Accelerated Payment Amount Shortfall	{16}	124,906	0	0	0	0	0	124,906
{17} Deficiency Amount	{17}	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
{18} End of period Note Balance	{18}	<u>\$83,927,462</u>	<u>\$370,000,000</u>	<u>\$175,000,000</u>	<u>\$271,000,000</u>	<u>\$150,000,000</u>	<u>\$261,000,000</u>	<u>\$1,310,927,462</u>
{19} Note Pool Factors ({18} / {12})	{19}	<u>30.7426601 %</u>	<u>100.0000000%</u>	<u>100.0000000%</u>	<u>100.0000000%</u>	<u>100.0000000%</u>	<u>100.0000000%</u>	<u>87.3951641 %</u>

III.

RECONCILIATION OF PRE-FUNDING ACCOUNT:

{20}	Beginning of period Pre-Funding Account balance	{20}	\$ 0
{21}	Purchase of Subsequent Receivables	{21}	0
{22}	Investment Earnings	{22}	0
{23}	Investment Earnings Transfer to Collections Account	{23}	0
{24}	Payment of Mandatory Prepayment Amount	{24}	0
{25}	Total Month Activity	{25}	0
{26}	End of period Pre-Funding Account balance	{26}	\$0

IV.

OVERCOLLATERALIZATION AMOUNT CALCULATION

{27}	Current Distribution Date Before January 2009?		Yes
{28}	If {27} is Yes, then Overcollateralization Amount 11.00%		11.00%
{29}	If {27} is No, then refer to the following table	OC Amount	3mo Avg Delinquency Ratio
		Cumulative Net Loss Ratio	3mo Avg Default Ratio
			3mo Avg Extension Ratio
		#N/A	
{30}	Overcollateralization Amount per Table if applicable		NA
{31}	Overcollateralization Amount		11.00 %

V.

CALCULATION OF PRINCIPAL DISTRIBUTABLE AMOUNT

{32}	Total Monthly Principal Amounts	{32}	\$42,362,363
{33}	Required Pro-forma Note Balance (the product of 100%-Overcollateralization Amount {32} and the Aggregate Principal Balance {10})	{33}	1,300,653,086

{34}	Pro Forma Note Balance ({13} - {9})	{34}	<u>1,314,046,857</u>
{35}	Step-down Amount ({33} - {34})	{35}	<u>0</u>
{36}	Principal Distributable Amount ({32} - {35})	{36}	<u>\$42,362,363</u>

VI. RECONCILIATION OF CAPITALIZED INTEREST ACCOUNT:

{37}	Beginning of period Capitalized Interest Account balance	{37}	<u>\$ 0</u>
{38}	Monthly Capitalized Interest Amount	{38}	<u>0</u>
{39}	Investment Earnings	{39}	<u>0</u>
{40}	Investment Earnings Transfer to Collections Account	{40}	<u>0</u>
{41}	Payment of Overfunded Capitalized Interest Amount	{41}	<u>0</u>
{42}	Payment of Remaining Capitalized Interest Account	{42}	<u>0</u>
{43}	Total Month Activity	{43}	<u>0</u>
{44}	End of period Capitalized Interest Account balance	{44}	<u>\$0</u>

VII. RECONCILIATION OF COLLECTION ACCOUNT:

Available Funds:			
{45}	Collections on Receivables during period (net of Liquidation Proceeds and Fees)	{45}	<u>\$ 50,734,838</u>
{46}	Liquidation Proceeds collected during period	{46}	<u>3,551,859</u>
{47}	Purchase Amounts deposited in Collection Account	{47}	<u>0</u>
{48}	Investment Earnings - Collection Account	{48}	<u>131,819</u>
{49}	Investment Earnings - Transfer From Prefunding Account	{49}	<u>0</u>
{50}	Investment Earnings - Transfer From Capitalized Interest Account	{50}	<u>0</u>
{51}	Collection of Supplemental Servicing - Extension Fees	{51}	<u>75,328</u>
{52}	Collection of Supplemental Servicing - Repo and Recovery Fees Advanced	{52}	<u>284,250</u>
{53}	Collection of Supplemental Servicing - Late Fees	{53}	<u>120,480</u>
{54}	Monthly Capitalized Interest Amount	{54}	<u>0</u>
{55}	Mandatory Note Prepayment Amount	Class A-3-B	<u>0</u>
		Class A-4-B	
{56}	Proceeds from Swap Agreement	0	<u>0</u>
{57}	Spread Account Claim Amount Deposits	{57}	<u>0</u>

{58} Total Available Funds

{58} 54,898,574

Distributions:

Class A-3-B	Class A-4-B
134,484	141,701

{59}	Swap Payments to Swap Provider		{59}	<u>276,185</u>
{60}	Base Servicing Fee - to Servicer		{60}	<u>2,819,569</u>
{61}	Repo and Recovery Fees - reimbursed to Servicer		{61}	<u>284,250</u>
{62}	Bank Service Charges - reimbursed to Servicer		{62}	<u>6,995</u>
{63}	Late Fees - to Servicer		{63}	<u>120,480</u>
{64}	Backup Servicing fees		{64}	<u>1,000</u>

Noteholders' Interest Distributable Amount

	Class	Beginning Note Balance	Interest Carryover	Interest Rate	Days	Days Basis	Calculated Interest	
{65}	Class A - 1	\$129,409,220	0	5.31800 %	30	Actual days/ 360	\$573,499	{65} <u>573,499</u>
{66}	Class A - 2	370,000,000	0	5.43000 %	30	30/360	1,674,250	{66} <u>1,674,250</u>
{67}	Class A - 3 - A	175,000,000	0	5.42000 %	30	30/360	790,417	{67} <u>790,417</u>
{68}	Class A - 3 - B	271,000,000	0	4.70750 %	30	Actual days/ 360	1,063,110	{68} <u>1,063,110</u>
{69}	Class A - 4 - A	150,000,000	0	5.55000 %	30	30/360	693,750	{69} <u>693,750</u>
{70}	Class A - 4 - B	261,000,000	0	4.75750 %	30	Actual days/ 360	1,034,756	{70} <u>1,034,756</u>
{71}	Security Insurer Premiums - to MBIA							{71} <u>203,461</u>

Noteholders' Principal Distributable Amount

	Class	Principal Distributable	Principal Carryover	Overcollateral Utilized	Mandatory Note Prepayment	Total Principal	
{72}	Class A - 1	42,362,363	0	0	0	\$42,362,363	{72} <u>42,362,363</u>
{73}	Class A - 2	0	0	0	0	0	{73} <u>0</u>
{74}	Class A - 3 - A	0	0	0	0	0	{74} <u>0</u>
{75}	Class A - 3 - B	0	0	0	0	0	{75} <u>0</u>
{76}	Class A - 4 - A	0	0	0	0	0	{76} <u>0</u>
{77}	Class A - 4 - B	0	0	0	0	0	{77} <u>0</u>

{78}	Total distributions						{78}	<u>51,904,085</u>
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{79}	Excess Available Funds	{79}	<u>2,994,489</u>
{80}	Deposit to Spread Account to Increase to Required Level	{80}	<u>0</u>
{81}	Noteholders' Accelerated Principal Amount	{81}	<u>2,994,489</u>
{82}	Swap Termination Payments to Swap Provider	{82}	<u>0</u>
{83}	Additional Amounts owed to Insurer not paid in {71} above	{83}	<u>0</u>
{84}	Deposit to Spread Account	{84}	<u>\$0</u>

VIII.
CALCULATION OF ACCELERATED PRINCIPAL AMOUNT

{85}	Excess Available Funds Less Amount Sent to Increase Spread to Required Level {79} - {80}	{85}	<u>\$2,994,489</u>
{86}	Pro Forma Note Balance ({13} - {9})	{86}	<u>1,314,046,857</u>
{87}	Required Pro-forma Note Balance (the product of 100%-Overcollateralization Amount {31} and the Aggregate Principal Balance {10})	{87}	<u>1,300,653,086</u>
{88}	Excess of Pro Forma Balance over Required Balance ({86} - {87})	{88}	<u>13,393,771</u>
{89}	Accelerated Principal Amount (lesser of {85} or {88})	{89}	<u>\$2,994,489</u>

IX.
CALCULATION OF ACCELERATED PAYMENT AMOUNT SHORTFALL

{90}	Pro Forma Note Balance ({13} - {9})	{90}	<u>1,314,046,857</u>
{91}	Required Pro-forma Note Balance (the product of 100%-Overcollateralization Amount {31} and the Aggregate Principal Balance {10})	{91}	<u>1,300,653,086</u>
{92}	Excess of Pro Forma Balance over Required Balance ({90} - {91})	{92}	<u>13,393,771</u>
{93}	Excess Available Funds Less Amount Sent to Increase Spread to Required Level {79} - {80}	{93}	<u>2,994,489</u>
{94}	Accelerated Payment Amount Shortfall ({92} - {93})	{94}	<u>\$10,399,282</u>

X.
RECONCILIATION OF SPREAD ACCOUNT:

	Initial					Total
{95}	Initial or Subsequent Spread Account Deposits	\$32,258,200				\$32,258,200

{96}	Beginning of period Spread Account balance	{96}	<u>\$32,258,200</u>
Additions to Spread Account			
{97}	Deposits from Collections Account ({80} + {84})	{97}	<u>0</u>
{98}	Investment Earnings	{98}	<u>124,906</u>
{99}	Deposits Related to Subsequent Receivables Purchases	{99}	<u>0</u>
{100}	Total Additions	{100}	<u>124,906</u>
{101}	Spread Account balance available for withdrawals	{101}	<u>32,383,106</u>

Requisite Amount of Spread Account			
{102}	Initial Pool Balance times 2.0%	32,258,200	{102} 32,258,200
{103}	If Level I Trigger exists then greater of 6.0% of Outstanding Pool Balance and 4.0% of Aggregate Principal Balance as of the Cutoff Date		{103} 0
{104}	If Level II Trigger exists then 100% of Outstanding Pool Balance (as specified by MBIA)		{104} 0
{105}	Requisite Amount of Spread Account (If no Level I nor Level II trigger exist, {102})		{105} 32,258,200
Withdrawals from Spread Account			
{106}	Spread Account Claim Amount		{106} 0
	Any Amounts owed to the Trust Collateral Agent not paid from Collection Account		
{107}	Accelerated Payment Amount Shortfall =	10,399,282	{107} 124,906
{108}	Accelerated Payment Amount Shortfall in Excess of Requisite Amount		{108} 0
{109}	Costs of Maintaining Security Interest not paid by Servicer		{109} 0
{110}	To any replacement servicer any accrued and unpaid replacement servicer fees, transition costs or additional compensation		{110} 0
{111}	Any Amounts owed to the Insurer not paid from Collection Account		{111} 0
{112}	Backup servicer, any amounts payable by the Servicer not paid by the Servicer		{112} 0
{113}	Remaining Funds - Holder(s) of the Certificates		{113} 0
	Total withdrawals		124,906
{114}	End of period Spread Account balance		{114} 32,258,200

XI.

CALCULATION OF OC LEVEL AND OC PERCENTAGE

{115}	Aggregate Principal Balance		{115} 1,461,407,962
{116}	End of period Note Balance		{116} 1,310,927,462
{117}	Line {115} less line {116} (During Funding Period amount equal to zero)		{117} 150,480,500
{118}	OC level {117} / {115}		{118} 10.30 %
{119}	Ending Spread Balance as a percentage of Aggregate Principal Balance ({114} / {115})		{119} 2.21 %
{120}	OC Percentage ({118} + {119})		{120} 12.51 %

By:

/s/ Connie Coffey

Name: Connie Coffey

Title: Senior Vice President, Treasury Reporting

Date: December 4, 2007

AmeriCredit Automobile Receivables Trust 2007-C-M

- Class A-1 5.318% Asset Backed Notes
- Class A-2 5.43% Asset Backed Notes
- Class A-3-A 5.42% Asset Backed Notes
- Class A-3-B Floating Rate Asset Backed Notes
- Class A-4-A 5.55% Asset Backed Notes
- Class A-4-B Floating Rate Asset Backed Notes
- Servicer' s Certificate

This Servicer' s Certificate has been prepared pursuant to Section 4.9 of the Sale and Servicing Agreement among AmeriCredit Automobile Receivables Trust 2007-C-M, as Issuer, AmeriCredit Financial Services, Inc., as Servicer, AFS SENSUB Corp., as Depositor, and Wells Fargo Bank, N.A., as Trust Collateral Agent and Backup Servicer, dated as of July 18, 2007. Defined terms have the meanings assigned to them in the Sale and Servicing Agreement or in other Transaction Documents.

The undersigned hereby certifies that no Trigger Event has occurred on the related Determination Date.

Monthly Period Beginning:	11/01/2007
Monthly Period Ending:	11/30/2007
Prev. Distribution/Close Date:	11/06/2007
Distribution Date:	12/06/2007
Days of Interest for Period:	30
Days in Collection Period:	30
Months Seasoned:	5

I. MONTHLY PERIOD NOTE BALANCE CALCULATION:		Class A-1	Class A-2	Class A-3-A	Class A-3-B	Class A-4-A	Class A-4-B	TOTAL
{1}	Original Note Balance	{1} \$273,000,000	\$370,000,000	\$175,000,000	\$271,000,000	\$150,000,000	\$261,000,000	\$1,500,000,000
{2}	Preliminary End of period Note Balance	{2} \$83,927,462	\$370,000,000	\$175,000,000	\$271,000,000	\$150,000,000	\$261,000,000	\$1,310,927,462
{3}	Deficiency Amount	{3} 0	0	0		0		0
{4}	End of period Note Balance	{4} \$83,927,462	\$370,000,000	\$175,000,000	\$271,000,000	\$150,000,000	\$261,000,000	\$1,310,927,462
{5}	Note Pool Factors {4} / {1}	{5} 30.7426601 %	100.0000000%	100.0000000%	100.0000000%	100.0000000%	100.0000000%	87.3951641 %

II. RECONCILIATION OF SPREAD ACCOUNT:

{6}	Preliminary End of period Spread Account balance	{6}	\$32,258,200
{7}	Spread Account Claim Amount from preliminary certificate	{7}	0
{8}	End of period Spread Account balance	{8}	\$32,258,200

III. MONTHLY PERIOD AND CUMULATIVE NUMBER OF RECEIVABLES CALCULATION:

			Cumulative	Monthly
{9}	Original Number of Receivables	{9}	88,335	
{10}	Beginning of period number of Receivables	{10}	0	84,763
{11}	Number of Subsequent Receivables Purchased	{11}	0	0
{12}	Number of Receivables becoming Liquidated Receivables during period	{12}	1,292	652
{13}	Number of Receivables becoming Purchased Receivables during period	{13}	2	0
{14}	Number of Receivables paid off during period	{14}	3,941	1,011
{15}	End of period number of Receivables	{15}	83,100	83,100

IV. STATISTICAL DATA: (CURRENT AND HISTORICAL)

			Original	Prev. Month	Current
{16}	Weighted Average APR of the Receivables	{16}	16.53 %	16.55 %	16.55 %
{17}	Weighted Average Remaining Term of the Receivables	{17}	68.00	64.09	63.14
{18}	Weighted Average Original Term of Receivables	{18}	70.00	70.00	70.00
{19}	Average Receivable Balance	{19}	\$18,259	\$17,741	\$17,586
{20}	Aggregate Realized Losses	{20}		\$6,136,853	\$13,519,154
{21}	ABS Prepay Speed	{21}		1.4397	1.6849

V. DELINQUENCY:

Receivables with Scheduled Payment delinquent			Units	Dollars	Percentage
{22}	31-60 days	{22}	4,325	\$78,395,774	5.21 %
{23}	61-90 days	{23}	1,340	24,281,208	1.61 %
{24}	over 90 days	{24}	364	6,709,063	0.45 %
{25}	Receivables with Scheduled Payment delinquent more than 30 days at end of period	{25}	6,029	\$109,386,045	7.27 %

VI.

PERFORMANCE TESTS:

Delinquency Ratio			
{26}	Receivables with Scheduled Payment delinquent more than 60 days at end of period ({23} + {24})	{26}	\$30,990,271
{27}	Beginning of period Principal Balance	{27}	1,503,770,325
{28}	Delinquency Ratio {26} divided by {27}	{28}	2.06%
{29}	Previous Monthly Period Delinquency Ratio	{29}	1.68%
{30}	Second previous Monthly Period Delinquency Ratio	{30}	1.17%
{31}	Average Delinquency Ratio ({28} + {29} + {30}) / 3	{31}	1.63%
{32}	Compliance (Delinquency Test Failure is a Delinquency Ratio greater than 4.25%)	{32}	yes

Cumulative Default Rate			
{33}	Defaulted Receivables in Current Period	{33}	\$16,090,143
{34}	Cumulative Defaulted Receivables from last month	{34}	31,581,739
{35}	Cumulative Defaulted Receivables {33} + {34}	{35}	47,671,882
{36}	Original Pool Balance	{36}	1,612,909,995
{37}	Cumulative Default Rate {35} divided by {36}	{37}	2.95%
{38}	Compliance (Default Test Failure is a Cumulative Default Rate greater than 5.45%)	{38}	yes

Cumulative Net Loss Rate			
{39}	Receivables becoming Liquidated Receivables during period	{39}	\$10,934,160
{40}	Purchased Receivables with Scheduled Payment delinquent more than 30 days at end of period	{40}	
{41}	Liquidation Proceeds collected during period	{41}	(3,551,859)
{42}	Net Losses during period {39} + {40} + {41}	{42}	7,382,301
{43}	Net Losses since Initial Cut-off Date (Beginning of Period)	{43}	6,136,853
{44}	Cumulative Net Loss Rate before 50% of 90 Day Delinquencies ({42} + {43}) / {46}	{44}	0.83%
{45}	50% of Receivables with Scheduled Payment delinquent more than 90 days at end of period	{45}	10,591,603
{46}	Original Aggregate Principal Balance	{46}	1,612,909,995
{47}	Cumulative Net Loss Rate ({42} + {43} + {45}) / {46}	{47}	1.49%
{48}	Compliance (Net Loss Test Failure is a Net Loss Rate greater than 3.22%.)	{48}	yes

Extension Rate			
{49}	Principal Balance of Receivables extended during current period	{49}	\$10,215,002
{50}	Beginning of Period Aggregate Principal Balance	{50}	1,503,770,325
{51}	Extension Rate {49} divided by {50}	{51}	0.68%
{52}	Previous Monthly Extension Rate	{52}	0.13%
{53}	Second previous Monthly Extension Rate	{53}	0.05%
{54}	Average Extension Rate ({51} + {52} + {53}) / 3	{54}	0.28%
{55}	Compliance (Extension Test Failure is an Extension Rate greater than 4.00%.)	{55}	yes

By:

/s/ Connie Coffey

Name: Connie Coffey

Title: Senior Vice President, Treasury Reporting

Date: December 4, 2007