

# SECURITIES AND EXCHANGE COMMISSION

## FORM 10-D

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

Filing Date: **2013-01-10** | Period of Report: **2012-12-31**  
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### FILER

#### **AMERICREDIT FINANCIAL SERVICES INC**

CIK: **1002761** | IRS No.: **752439888** | State of Incorpor.: **DE** | Fiscal Year End: **1231**  
Type: **10-D** | Act: **34** | File No.: **001-13329** | Film No.: **13522005**  
SIC: **6189** Asset-backed securities

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

#### **AFS SenSub Corp.**

CIK: **1347185** | IRS No.: **880475154**  
Type: **10-D** | Act: **34** | File No.: **333-140931** | Film No.: **13522006**  
SIC: **6189** Asset-backed securities

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

#### **AmeriCredit Automobile Receivables Trust 2010-B**

CIK: **1498672**  
Type: **10-D** | Act: **34** | File No.: **333-146701-08** | Film No.: **13522004**  
SIC: **6189** Asset-backed securities

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

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**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  
December 1, 2012 to December 31, 2012**

**Commission File Number of issuing entity: 333-146701-08**

**AMERICREDIT AUTOMOBILE RECEIVABLES TRUST 2010-B**

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

**Commission File Number of depositor: 333-146701**

**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)**

**27-6739753**

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

**c/o AmeriCredit Financial Services, Inc.**

**801 Cherry Street, Suite 3500**

**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)**

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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	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
Class A-2	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
Class A-3	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	

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 December 31, 2012.

No assets securitized by AmeriCredit Financial Services, Inc. (the "Securitizer") and held by AmeriCredit Automobile Receivables Trust 2010-B were the subject of a demand to repurchase or replace for breach of the representations and warranties during the distribution period from December 1, 2012 to December 31, 2012.

The Securitizer (CIK # 0001002761) filed Form ABS-15G on February 13, 2012.

## PART II - OTHER INFORMATION

### ITEM 2 - Legal Proceedings.

None

### ITEM 3 - Sales of Securities and Use of Proceeds.

None

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**ITEM 4 - Defaults Upon Senior Securities.**

None

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

None

**ITEM 6 - Significant Obligor of Pool Assets.**

None

**ITEM 7 - Significant Enhancement.**

None

**ITEM 8 - Other Information.**

None

**ITEM 9 - Exhibits**

(a) Documents filed as part of this report:

99.1 Monthly Servicer' s Certificate

(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 2010-B  
(Issuing Entity)

Dated: January 10, 2013

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

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## EXHIBIT INDEX

EXHIBIT	DESCRIPTION
99.1	Monthly Servicer' s Certificate

AmeriCredit Automobile Receivables Trust 2010-B  
 Class A-1 0.37690 % Asset Backed Notes  
 Class A-2 1.18 % Asset Backed Notes  
 Class A-3 2.49 % 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 2010-B, as Issuer, AmeriCredit Financial Services, Inc., as Servicer, AFS SenSub Corp., as Seller, and Wells Fargo Bank, N.A., as Trust Collateral Agent and Backup Servicer, dated as of August 2, 2010. 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 and that, to the knowledge of the Servicer, no Insurance Agreement Event of Default has occurred.

<b>Monthly Period Beginning:</b>	12/01/2012
<b>Monthly Period Ending:</b>	12/31/2012
<b>Prev. Distribution/Close Date:</b>	12/06/2012
<b>Distribution Date:</b>	01/07/2013
<b>Days of Interest for Period:</b>	32
<b>Days in Collection Period:</b>	31
<b>Seasoning/Months Since Closing:</b>	29 / 29

	Purchases	Units	Cut-off Date	Closing Date	Original Pool Balance
<b>Initial Purchase</b>			08/03/2010	08/19/2010	\$235,298,992
<b>Total</b>		13,374			\$235,298,992

<b>I. MONTHLY PERIOD RECEIVABLES PRINCIPAL BALANCE CALCULATION:</b>				
{1}	Beginning of period Aggregate Principal Balance		{1}	\$93,095,394
{2}	Purchase of Subsequent Receivables		{2}	0
Monthly Principal Amounts				
{3}	Collections on Receivables outstanding at end of period		{3}	2,934,838
{4}	Collections on Receivables paid off during period		{4}	1,183,630
{5}	Receivables becoming Liquidated Receivables during period		{5}	416,783
{6}	Receivables becoming Purchased Receivables during period		{6}	0
{7}	Other Receivables adjustments		{7}	1
{8}	Less amounts allocable to Interest		{8}	(1,197,901)
{9}	Total Monthly Principal Amounts		{9}	3,337,351
{10}	End of period Aggregate Principal Balance		{10}	\$89,758,043
{11}	Pool Factor ( {10} / Original Pool Balance)		{11}	38.1463780%

<b>II. MONTHLY PERIOD NOTE BALANCE CALCULATION:</b>						
			Class A-1	Class A-2	Class A-3	TOTAL
{12}	Original Note Balance	{12}	\$36,800,000	\$69,000,000	\$94,200,000	\$200,000,000
{13}	Beginning of period Note Balance	{13}	\$0	\$0	\$74,010,838	\$74,010,838
{14}	Noteholders' Principal Distributable Amount	{14}	0	0	2,653,194	2,653,194
{15}	Noteholders' Accelerated Principal Amount	{15}	0	0	0	0

{16}	Accelerated Payment Amount Shortfall	{16}	0	0	0	0
{17}	Deficiency Claim Amount	{17}	0	0	0	0
{18}	End of period Note Balance	{18}	\$0	\$0	\$71,357,644	\$71,357,644
{19}	Note Pool Factors ( {18} / {12} )	{19}	0.0000000 %	0.0000000 %	75.7512144 %	35.6788220 %

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 February 2012?		No
{28}	If {27} is Yes, then Overcollateralization Amount 22%		NA
{29}	If {27} is No, then refer to the following table	3mo Avg OC Amount	Cumulative Delinquency Ratio
		3mo Avg Net Loss Ratio	3mo Avg Default Ratio
			3mo Avg Extension Ratio
	Are the Step-Down Conditions in Compliance on the Testing Date? 20.5000%	Yes	Yes
		Yes	Yes
{30}	Overcollateralization Amount per Table if applicable		20.50%
{31}	Overcollateralization Amount		20.50%

V. CALCULATION OF PRINCIPAL DISTRIBUTABLE AMOUNT			
{32}	Total Monthly Principal Amounts	{32}	\$3,337,351
{33}	Required Pro-forma Note Balance (the product of 100%-Overcollateralization Amount {31} and the Aggregate Principal Balance {10})	{33}	71,357,644
{34}	Pro Forma Note Balance ( {13}- {9} )	{34}	70,673,487
{35}	Step-down Amount ( {33}- {34} )	{35}	684,157
{36}	Principal Distributable Amount ( {32}- {35} )	{36}	\$2,653,194

VI. RECONCILIATION OF CAPITALIZED INTEREST ACCOUNT:			
{37}	Beginning of period Capitalized Interest Account balance	{37}	\$0
{38}	Monthly Capitalized Interest Amount	{38}	0
{39}	Investment Earnings	{39}	0
{40}	Investment Earnings Transfer to Collections Account	{40}	0
{41}	Payment of Overfunded Capitalized Interest Amount	{41}	0
{42}	Payment of Remaining Capitalized Interest Account	{42}	0
{43}	Total Month Activity	{43}	0
{44}	End of period Capitalized Interest Account balance	{44}	\$0

VII. RECONCILIATION OF COLLECTION ACCOUNT:			
<b>Available Funds:</b>			
{45}	Collections on Receivables during period (net of Liquidation Proceeds and Fees)	{45}	\$4,094,102
{46}	Liquidation Proceeds collected during period	{46}	169,315
{47}	Purchase Amounts deposited in Collection Account	{47}	0
{48}	Investment Earnings–Collection Account	{48}	295
{49}	Investment Earnings–Transfer From Spread Account	{49}	549



{50}	Investment Earnings–Transfer From Prefunding Account	{50}	<u>0</u>
{51}	Investment Earnings–Transfer From Capitalized Interest Account	{51}	<u>0</u>
{52}	Collection of Supplemental Servicing–Extension Fees	{52}	<u>24,366</u>
{53}	Collection of Supplemental Servicing–Repo and Recovery Fees Advanced	{53}	<u>19,451</u>
{54}	Late Fees & Prepayment Penalty Fees–to Servicer	{54}	<u>25,088</u>
{55}	Monthly Capitalized Interest Amount	{55}	<u>0</u>
{56}	Mandatory Note Prepayment Amount	{56}	<u>0</u>
{57}	Deficiency Claim	{57}	<u>0</u>
{58}	Total Available Funds	{58}	<u>4,333,166</u>

**Distributions:**

{59}	Base Servicing Fee–to Servicer	{59}	<u>174,554</u>
{60}	Repo and Recovery Fees–reimbursed to Servicer	{60}	<u>19,451</u>
{61}	Bank Service Charges–reimbursed to Servicer	{61}	<u>688</u>
{62}	Late Fees & Prepayment Penalty Fees–to Servicer	{62}	<u>25,088</u>
{63}	Trustee Administrative Fees and Backup Servicing Fees	{63}	<u>3,833</u>
{64}	Owner Trustee Fee	{64}	<u>333</u>

**Noteholders' Interest Distributable Amount**

	Class	Beginning Note Balance	Interest Carryover	Interest Rate	Days	Days Basis	Calculated Interest		
{65}	Class A-1	\$ 0	0	0.37690%	32	Actual days/360	\$ 0	{65}	<u>0</u>
{66}	Class A-2	0	0	1.18000%	30	30/360	\$ 0	{66}	<u>0</u>
{67}	Class A-3	74,010,838	0	2.49000%	30	30/360	\$ 153,572	{67}	<u>153,572</u>

**Noteholders' Principal Distributable Amount**

	Class	Principal Distributable	Principal Carryover	Excess Principal Due	Mandatory Note Prepayment	Total Principal			
{68}	Class A-1	0	0	0	0	\$ 0	{68}	<u>0</u>	
{69}	Class A-2	0	0	0	0	0	{69}	<u>0</u>	
{70}	Class A-3	<u>2,653,194</u>	0	0	0	2,653,194	{70}	<u>2,653,194</u>	
{71}	Security Insurer Premiums-to AGM							{71}	<u>29,732</u>
{72}	Total distributions							{72}	<u>3,060,445</u>
{73}	Excess Available Funds							{73}	<u>1,272,721</u>
{74}	Any Remaining Amounts owed to AGM under the Insurance Agreement							{74}	<u>0</u>
{75}	Deposit to Spread Account to Increase to Required Level							{75}	<u>0</u>
{76}	Noteholders' Accelerated Principal Amount							{76}	<u>0</u>
{77}	Deposit to Spread Account							{77}	<u>\$1,272,721</u>

VIII. CALCULATION OF ACCELERATED PRINCIPAL AMOUNT			
{78}	Excess Available Funds After Amount to Increase Spread to Required Level ({73}-{74}-{75})	{78}	n/a
{79}	Pro-forma Note Balance ({13}-{9})	{79}	n/a
{80}	Required Pro-forma Note Balance (the product of 100%-OC Amount {31} and the Aggregate Principal Bal. {10})	{80}	n/a
{81}	Excess of Pro Forma Balance over Required Balance ({79}-{80})	{81}	n/a
{82}	Accelerated Principal Amount (lesser of {78} or {81})	{82}	\$0

IX. CALCULATION OF ACCELERATED PAYMENT AMOUNT SHORTFALL			
{83}	Pro-forma Note Balance ({13}-{9})	{83}	n/a
{84}	Required Pro-forma Note Balance (the product of 100%-OC Amount {31} and the Aggregate Principal Bal. {10})	{84}	n/a
{85}	Excess of Pro Forma Balance over Required Balance ({83}-{84})	{85}	n/a
{86}	Excess Available Funds After Amount to Increase Spread to Required Level ({73}-{74})	{86}	n/a
{87}	Accelerated Payment Amount Shortfall ({85}-{86})	{87}	\$0

X. RECONCILIATION OF SPREAD ACCOUNT:						
	Initial					Total
{88}	Initial or Subsequent Spread Account Deposits	\$4,705,980				\$4,705,980

{89}	Beginning of period Spread Account balance	{89}	\$4,705,980
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#### Additions to Spread Account

{90}	Deposits from Collections Account ({75} + {77})	{90}	1,272,721
{91}	Investment Earnings	{91}	549
{92}	Investment Earnings—transferred to Collection Account Available Funds	{92}	(549)
{93}	Investment Earnings remaining	{93}	0
{94}	Deposits Related to Subsequent Receivables Purchases or Amendment	{94}	0
{95}	Deposit From Other AGM Series Spread Accounts	{95}	0
{96}	Total Additions	{96}	1,272,721
{97}	Spread Account balance available for withdrawals	{97}	5,978,701

#### Requisite Amount of Spread Account

	Floor Amount (Calculation Below) =	4,705,980	
{98}	(Max of (1.) \$100,000 or (2.) Lesser of Note Balance and 2.00% Original Pool Balance)	{98}	4,705,980
{99}	If Trigger Event exists then 2% of Original Pool Balance + 6% of the Aggregate Principal Balance	0	{99} 0
{100}	If an Insurance Agreement Event of Default exists then the Pool Balance		{100} 0
{101}	Requisite Amount of Spread Account		{101} 4,705,980

#### Withdrawals from Spread Account

{102}	Priority First—Deficiency Claim Amount	{102}	0
{103}	Priority Second—Accelerated Payment Amount Shortfall	0	{103} 0
{104}	-Indemnity payments pro-rata owed by the Servicer to the Trustee, Lockbox Bank, Owner Trustee, Custodian,	{104}	0

Backup Servicer, Collateral Agent, Trust Collateral Agent or other service provider.			
{105}	- Expenses associated with maintaining Security Interest in vehicles	{105}	<u>0</u>
{106}	- Pro rata Total Enhancement Shortfall	{106}	<u>0</u>
{107}	- to Certificateholder	{107}	<u>1,272,721</u>
{108}	Total withdrawals	{108}	<u>1,272,721</u>
{109}	<b>End of period Spread Account balance</b>	{109}	<u><u>\$4,705,980</u></u>

<b>XI. CALCULATION OF OC LEVEL AND OC PERCENTAGE</b>
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{110}	Aggregate Principal Balance	{110}	<u>89,758,043</u>
{111}	End of period Note Balance	{111}	<u>71,357,644</u>
{112}	Line {110} less line {111} (During Funding Period amount equal to zero)	{112}	<u>18,400,399</u>
{113}	OC level {112} / {110}	{113}	<u>20.50%</u>
{114}	Ending Spread Balance as a percentage of Aggregate Principal Balance ({109}/{110})	{114}	<u>5.24%</u>
{115}	OC Percentage ({113} + {114})	{115}	<u>25.74%</u>

By: /s/ Ellen Billings

Name: Ellen Billings

Title: Senior Vice President, Accounting and Reporting, Finance

Date: January 2, 2013

**AmeriCredit Automobile Receivables Trust 2010-B**

Class A-1 0.37690 % Asset Backed Notes

Class A-2 1.18 % Asset Backed Notes

Class A-3 2.49 % 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 2010-B, as Issuer, AmeriCredit Financial Services, Inc., as Servicer, AFS SenSub Corp., as Seller, and Wells Fargo Bank, N.A., as Trust Collateral Agent and Backup Servicer, dated as of August 2, 2010. 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 and that, to the knowledge of the Servicer, no Insurance Agreement Event of Default has occurred.

<b>Monthly Period Beginning:</b>	12/01/ 2012
<b>Monthly Period Ending:</b>	12/31/ 2012
<b>Prev. Distribution/Close Date:</b>	12/06/ 2012
<b>Distribution Date:</b>	01/07/ 2013
<b>Days of Interest for Period:</b>	32
<b>Days in Collection Period:</b>	31
<b>Seasoning/Months Since Closing:</b>	29 / 29

<b>I. MONTHLY PERIOD NOTE BALANCE CALCULATION:</b>			<b>Class A-1</b>	<b>Class A-2</b>	<b>Class A-3</b>	<b>TOTAL</b>
{1}	Original Note Balance	{1}	\$36,800,000	\$69,000,000	\$94,200,000	\$200,000,000
{2}	Preliminary End of period Note Balance	{2}	\$0	\$0	\$71,357,644	\$71,357,644
{3}	Deficiency Amount	{3}	0	0	0	0
{4}	End of period Note Balance	{4}	\$0	\$0	\$71,357,644	\$71,357,644
{5}	Note Pool Factors {4} / {1}	{5}	0.0000000 %	0.0000000 %	75.7512144 %	35.6788220 %

<b>II. RECONCILIATION OF SPREAD ACCOUNT:</b>			
{6}	Preliminary End of period Spread Account balance	{6}	\$4,705,980
{7}	Spread Account Claim Amount from preliminary certificate	{7}	0
{8}	End of period Spread Account balance	{8}	\$4,705,980

**III. MONTHLY PERIOD AND CUMULATIVE NUMBER OF RECEIVABLES CALCULATION:**

			<b>Cumulative</b>	<b>Monthly</b>
{9}	Original Number of Receivables	{9}	13,374	
{10}	Beginning of period number of Receivables	{10}	0	7,169
{11}	Number of Subsequent Receivables Purchased	{11}	0	0
{12}	Number of Receivables becoming Liquidated Receivables during period	{12}	1,515	34
{13}	Number of Receivables becoming Purchased Receivables during period	{13}	0	0
{14}	Number of Receivables paid off during period	{14}	4,825	101
{15}	End of period number of Receivables	{15}	7,034	7,034

**IV. STATISTICAL DATA: (CURRENT AND HISTORICAL)**

			<b>Original</b>		<b>Prev. Month</b>		<b>Current</b>
{16}	Weighted Average APR of the Receivables	{16}	16.11	%	16.03	%	16.03 %
{17}	Weighted Average Remaining Term of the Receivables	{17}	65.00		39.27		38.36
{18}	Weighted Average Original Term of Receivables	{18}	69.00		69.00		69.00
{19}	Average Receivable Balance	{19}	\$17,594		\$12,986		\$12,761
{20}	Aggregate Realized Losses	{20}	\$0		\$9,223,032		\$9,470,500
{21}	ABS Prepay Speed	{21}			1.2745		1.0866

**V. DELINQUENCY:**

Receivables with Scheduled Payment delinquent			<b>Units</b>	<b>Dollars</b>	<b>Percentage</b>	
{22}	31-60 days	{22}	556	\$7,902,503	8.49	%
{23}	61-90 days	{23}	69	994,341	1.07	%
{24}	over 90 days	{24}	28	457,013	0.49	%
{25}	Receivables with Scheduled Payment delinquent more than 30 days at end of period	{25}	653	\$9,353,857	10.05	%

<b>VI. PERFORMANCE TESTS:</b>			
<b>Delinquency Ratio</b>			
{26} Receivables and Purchased Receivables with Scheduled Payment delinquent more than 60 days ({23} + {24})	{26}	\$1,451,354	
{27} Beginning of Period Aggregate Principal Balance	{27}	93,095,394	
{28} Delinquency Ratio {26} divided by {27}	{28}		1.56 %
{29} Previous Monthly Period Delinquency Ratio	{29}		1.42 %
{30} Second previous Monthly Period Delinquency Ratio	{30}		1.43 %
{31} Average Delinquency Ratio ({28} + {29} + {30}) / 3	{31}		1.47 %
{32} Compliance (Delinquency Test Failure is a Delinquency Ratio greater than 5.75% )	{32}		yes
<b>Cumulative Default Rate</b>			
{33} Defaulted Receivables in Current Period	{33}	\$780,337	
{34} Cumulative Defaulted Receivables from last month	{34}	20,429,765	
{35} Cumulative Defaulted Receivables {33} + {34}	{35}	21,210,102	
{36} Original Pool Balance	{36}	235,298,992	
{37} Cumulative Default Rate {35} divided by {36}	{37}		9.01 %
{38} Compliance (Default Test Failure is a Cumulative Default Rate greater than 20.61%.)	{38}		yes
<b>Cumulative Net Loss Rate</b>			
{39} Receivables becoming Liquidated Receivables during period	{39}	\$416,783	
{40} Purchased Receivables with Scheduled Payment delinquent more than 30 days at end of period	{40}	0	
{41} Liquidation Proceeds collected during period	{41}	(169,315 )	
{42} Net Losses during period {39} + {40} + {41}	{42}	247,468	
{43} Net Losses since Initial Cut-off Date (Beginning of Period)	{43}	9,223,032	
{44} Cumulative Net Loss Rate before 50% of 90 Day Delinquencies ({42} + {43}) / {46}	{44}		4.02 %
{45} 50% of Receivables with Scheduled Payment delinquent more than 90 days at end of period	{45}	391,173	
{46} Original Pool Balance	{46}	235,298,992	
{47} Cumulative Net Loss Rate ({42} + {43} + {45}) / {46}	{47}		4.19 %
{48} Compliance (Net Loss Test Failure is a Net Loss Rate greater than 12.88%.)	{48}		yes
<b>Extension Rate</b>			
{49} Principal Balance of Receivables extended during current period	{49}	\$2,477,777	
{50} Beginning of Period Aggregate Principal Balance	{50}	93,095,394	
{51} Extension Rate {49} divided by {50}	{51}		2.66 %
{52} Previous Monthly Extension Rate	{52}		2.99 %
{53} Second previous Monthly Extension Rate	{53}		3.13 %
{54} Average Extension Rate ({51} + {52} + {53}) / 3	{54}		2.92 %
{55} Compliance (Extension Test Failure is an Extension Rate greater than 4.00%.)	{55}		yes

By: /s/ Ellen Billings

Name: Ellen Billings

Title: Senior Vice President, Accounting and Reporting, Finance

Date: January 2, 2013