Monthly Investor Report

Collection Period	2020-10-01	to 2020-10-31
Distribution Date		to 2020-10-31 2020-11-19
Transaction Month		October 2020
Foreign Currency Exchange Rate (US \$1.00 = CDN \$x.xxxx)		1.3048

#### I. INITIAL PARAMETERS

	LIC Ć Amagamat	CDN C Assessment	# of Door in ablan	Weighted Avg.
	US \$ Amount	CDN \$ Amount	# of Receivables	Remaining Term
Initial Pool Balance (at Cut-off Date)	N/A	\$ 802,547,684.52	38,457	54 Months
Original Securities			Note Interest Rate	Final Scheduled Distribution Day
Class A-1 Notes	\$ 86,000,000.00	\$ 112,212,800.00	1.68620%	2/19/2021
Class A-2a Notes	\$ 150,000,000.00	\$ 195,720,000.00	1.77000%	11/21/2022
Class A-2b Notes	\$ 110,000,000.00	\$ 143,528,000.00	Benchmark plus 0.20% per annum*	11/21/2022
Class A-3 Notes	\$ 175,000,000.00	\$ 228,340,000.00	1.83000%	7/19/2024
Class A-4 Notes	\$ 50,924,000.00	\$ 66,445,635.20	1.89000%	3/19/2025
Class B Notes	\$ 18,156,000.00	\$ 23,689,948.80	2.00000%	7/21/2025
Class C Notes	\$ 15,130,000.00	\$ 19,741,624.00	2.49000%	5/19/2026
Total	\$ 605,210,000.00	\$ 789,678,008.00		

Note\*: The interest rate for the Class A-2b Notes will be a rate determined by a benchmark plus a spread. The interest rate for the benchmark may change in certain situations. Further, if the sum of the benchmark plus 0.20% is less than 0.00% for any Interest Period, then the interest rate for the Class A-2b Notes for such Interest Period will be deemed to be 0.00%.

II AVAILABLE FLINIDG	(CDN \$) (For the given	Callastian naviad\
II AVAIIABLE ELIMIN	II I IN SI I FOR THE SIVEN	t ollection periodi

II. AVAILABLE FUNDS (CDN \$) (For the given Collection period)		
Interests		
Interests Collections	\$	3,048,716.50
Principals		
Principal Collections (excluding prepayments in full)	\$	14,678,529.23
Prepayments in Full	\$	8,394,083.00
Liquidation Proceeds	\$	131,013.13
Recoveries	\$	, -
Sub Total	\$	23,203,625.36
Total Collection	\$	26,252,341.86
Repurchase Amounts	•	4 702 022 06
Repurchase Amounts Related to Principal	\$ \$	1,782,833.96
Repurchase Amounts Related to Interest Sub Total	\$ <b>¢</b>	9,257.47 <b>1,792,091.43</b>
Sub Total	<u> </u>	1,792,091.45
Clean Up Call	\$	_
	•	
Reserve Account Draw Amount	\$	-
Total Available Funds	\$	28,044,433.29

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III DISTRIBUTIONS		

**Carryover Shortfall** 

(CDN \$)

III. DISTRIBUTIONS							
		Amount Payable		Distributions		Shortfall	
Distribution		(CDN \$)		(CDN \$)		(CDN \$)	
(1) Trustee Fees and Expenses	\$	9,087.29	\$	9,087.29	\$	-	\$
(2) Servicing Fee	\$	· -	\$	· -	\$	-	\$
(3) Class A Note Interest <sup>(1)</sup>	\$	839,209.01	\$	839,209.01	\$	-	\$
(4) First Priority Principal Payment <sup>(2)</sup>	\$	-	\$	-	, \$	-	\$
(5) Class B Note Interest <sup>(1)</sup>	\$	42,049.66	\$	42,049.66	Ψ		*
(6) Second Priority Principal Payment <sup>(2)</sup>	\$	5,023,842.26	\$	5,023,842.26	\$	_	\$
(7) Class C Note Interest <sup>(1)</sup>	¢	43,102.55	¢	43,102.55	Ţ		Y
(8) Reserve Account replenishment	<b>\$</b>	-5,102.55	\$	45,102.55	\$	_	\$
(9) Regular Principal Payment and Senior	7		7		Y		Y
Swap Termination Payment, if any <sup>(2)</sup>	¢	19,741,624.00	¢	19,741,624.00	¢	_	\$
(10) Subordinated Swap Termination Payment	\$	-	\$	-	\$	_	\$
(11) Additional Trustee Fees and Expenses	\$	-	Ś	-	\$	-	\$
(12) Other Expenses <sup>(3)</sup>	\$	100.00	ς .	100.00	\$	_	\$
(13) Deferred Purchase Price to the Seller	¢	2,345,418.52	¢	2,345,418.52	ς ς	_	ς ς
Total	\$	28,044,433.29	\$	28,044,433.29	\$		\$
10141	<del>- Y</del>	20,044,433.23		20,044,433.23	<u> </u>	_	
Note Liquidation Account		(US\$)					
Amount deposited by Swap Counterparty or Administrative Agent	Ś	19,573,007.48					
	<u>-r</u>						
Amounts to be distributed from Note Liquidation Account to Class A Notes		(US\$)					
Class A Note Interest <sup>(4)</sup>	\$	531,075.10					
Principal Payment <sup>(5)</sup>	\$	18,980,277.63					
Total	\$	19,511,352.73					
Shortfall	\$						
Carryover shortfall	\$						
Total Principal Payments		(CDN\$)					
First Priority Principal Payment <sup>(5)</sup>	Ś	-					
Second Priority Principal Payment <sup>(5)</sup>	\$	5,023,842.26					
Regular Principal Payment <sup>(5)</sup>	¢	19,741,624.00					
Total	\$	24,765,466.26					
		· · ·					
Amounts to be distributed from Note Liquidation Account to Class B Notes		(US\$)					
Class B Note Interest <sup>(4)</sup>	\$	30,260.00					
Principal Payment <sup>(5)</sup>	\$	<u>-</u>					
Total	\$	30,260.00					
Shortfall	\$						
Carryover shortfall	\$	-					
Total Principal Payments		(CDN\$)					
Second Priority Principal Payment <sup>(5)</sup>	\$	5,023,842.26					
Regular Principal Payment <sup>(5)</sup>	\$	19,741,624.00					
	<u>.</u>	, ,					
Total	\$	24,765,466.26					
Amounts to be distributed from Note Liquidation Account to Class C Notes		(US\$)					
Class C Note Interest <sup>(4)</sup>	\$	31,394.75					
Principal Payment <sup>(5)</sup>	\$	, -					
Total	\$	31,394.75					
Shortfall	\$	-					
Carryover shortfall	\$						
Total Principal Payments		(CDN\$)					
Regular Principal Payment <sup>(5)</sup>	\$	19,741,624.00					
Total	\$	19,741,624.00					

<sup>(1)</sup> US \$ amount to pay interest on the Class A Notes is obtained through Swap Agreement or by conversion of CDN \$ by the Administrative Agent if a Swap Termination Event has occurred and deposited to Class A Note Liquidation Account.

<sup>(2)</sup> US \$ amount to pay principal on the Class A Notes is obtained through Swap Agreement or by conversion of CDN \$ by the Administrative Agent if a Swap Termination Event has occurred, and deposited to the Class A Note Liquidation Account.

<sup>(3)</sup> Other expenses include Administrative Agent Fees and Expenses, Tax Payments and Beneficiary Payments.

Pro rata among Class A Notes based on the principal amount of the Offered Notes as of the end of the prior Distribution Day.

<sup>(5)</sup> Paid sequentially by Class.

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### **IV. NOTEHOLDER PAYMENTS**

	Noteholder Int	erest Paym	nents	Noteholder Pri	ncipal Paym	ients	Total P	ayment	
			Per\$1,000 of			Per\$1,000 of			Per\$1,000 of
	Actual		<b>Original Balance</b>	Actual		<b>Original Balance</b>	Actual		<b>Original Balance</b>
US \$ Amounts									
Class A-1 Notes	\$ -	\$	-	\$ -	\$	-	\$ -	\$	-
Class A-2a Notes	\$ 160,181.33	\$	1.06788	\$ 10,950,160.17	\$	73.00107	\$ 11,110,341.50	\$	74.06894
Class A-2b Notes	\$ 23,813.47	\$	0.21649	\$ 8,030,117.46	\$	73.00107	\$ 8,053,930.93	\$	73.21755
Class A-3 Notes	\$ 266,875.00	\$	1.52500	\$ -	\$	-	\$ 266,875.00	\$	1.52500
Class A-4 Notes	\$ 80,205.30	\$	1.57500	\$ -	\$	-	\$ 80,205.30	\$	1.57500
Class B Notes	\$ 30,260.00	\$	1.66667	\$ -	\$	-	\$ 30,260.00	\$	1.66667
Class C Notes	\$ 31,394.75	\$	2.07500	\$ -	\$	-	\$ 31,394.75	\$	2.07500
Total (US\$)	\$ 592,729.85			\$ 18,980,277.63	•		\$ 19,573,007.48	•	

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#### **V. NOTES BALANCE**

<u></u>											
			Ве	ginning of Period						End of Period	
Notes Class A 1 Notes	Ċ	Balance (US \$)	ė	Balance (CDN \$)		Note Factor	ė	Balance (US \$)	Ċ	Balance (CDN \$)	Note Factor
Class A-1 Notes Class A-2a Notes	ې د	- 108,597,511.91	Ş ¢	- 141,698,033.54		- 0.7239834	Ş	- 97,647,351.74	ې د	- 127,410,264.54	- 0.6509823
Class A-2b Notes	¢	79,638,175.40	¢	103,911,891.26		0.7239834	¢	71,608,057.94	¢	93,434,194.00	0.6509823
Class A-2b Notes	ç	175,000,000.00	ب خ	228,340,000.00		1.0000000	۶ ¢	175,000,000.00	ې د	228,340,000.00	1.0000000
Class A-4 Notes	¢	50,924,000.00	¢	66,445,635.20		1.0000000	¢	50,924,000.00	¢	66,445,635.20	1.0000000
Class B Notes	ç	18,156,000.00	ې د	23,689,948.80		1.0000000	۶ خ	18,156,000.00	ې د	23,689,948.80	1.0000000
Class C Notes	¢	15,130,000.00	¢	19,741,624.00		1.0000000	¢	15,130,000.00	¢	19,741,624.00	1.0000000
Total	÷		÷	583,827,132.80		0.7393230	÷	428,465,409.68	÷	559,061,666.54	0.7079615
Total	<u>,                                    </u>	447,445,687.31	<u> </u>	363,627,132.60		0.7393230	<u> </u>	428,403,409.08	<u> </u>	333,001,000.34	0.7079013
VI. POOL INFORMATION (CDN \$)											
Pool Information						Beginning of Period				End of Period	
Maighted average APP						5.38%				5.39%	
Weighted average APR Weighted average Remaining Term										46 Months	
						47 Months					
Number of Receivables Outstanding Pool Balance					ć	34,733 592,446,036.72			ć	34,021 567,273,306.20	
Adjusted Pool Balance (Pool Balance - YSOC Amount	١				ې د	583,827,132.80			ې د	559,061,666.54	
Pool Factor	,				Ş	0.7382066			Ş	0.7068406	
Poorractor						0.7382000				0.7008400	
VII. OVERCOLLATERALIZATION INFORMATION (CDN \$)											
Yield Supplement Overcollateralization Amount Actual Overcollateralization Amount (End of Period Pool	Balance - En	d of Period Note Balance	·)						\$ \$	8,211,639.66 8,211,639.66	
VIII. RECONCILIATION OF RESERVE ACCOUNT (CDN \$)											
Beginning Reserve Account Balance (as of Closing) Reserve Account Deposits Made Reserve Account Draw Amount Ending Reserve Account Balance									\$ \$ <b>\$</b>	3,948,392.53 - - - <b>3,948,392.53</b>	
Specified Reserve Account Balance									\$	3,948,392.53	

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Colors   C			Report	inly investor i	IVIOII	
Procession function   Procession   Process	2020-10- 2020-11-	2020-10-01 to				
Marie   Mari	October 20					nsaction Month
1	1.30					eign Currency Exchange Rate (US \$1.00 = CDN \$x.xxxx)
13 - 60 Days Delinquent 61 - 90 Days Days Delinquent 61 - 90 Days Days Days Days Days Days Days Days						DELINQUENT RECEIVABLES (CDN \$)
6.1 - 9.0 Days belinquent   29   \$ 63,856.47   0.126		% of End of Period Pool Balance	Amount		# of Receivables	inquent Receivables
19 1 200 Pays Delinquent   29   5   803,886.47   0.128   0.00		0.16%	902,919.78	\$	35	31 - 60 Days Delinquent
10   10   10   10   10   10   10   10				\$		
10				\$		
Reposession Inventory  Reposession Inventory  Reposession in the Current Collection Period  10 \$ 267,980.09  Reposession in the Current Collection Period  10 \$ 267,980.08  We hildes removed from Inventory in Current Collection Period  10 \$ 3697,130.97  Intel of Period Repossession Inventory  10 \$ 435,629.20  Removed Repossession Inventory  10 \$ 697,980.09  Removed Repossession Inventory  10 \$ 697,980.09  Removed Repossession Inventory  10 \$ 697,980.09  Removed Repossession Inventory  10 \$ 676,980.09  Removed Removed Removed Removed Removed Receivables  10 \$ 697,980.09  Removed Removed Removed Removed Receivables  10 \$ 697,980.09  Removed Removed Removed Removed Receivables  10 \$ 697,980.09  Removed Removed Removed Removed Receivables  10 \$ 679,980.09  Removed Removed Removed Removed Receivables  10 \$ 676,980.09  Removed Removed Removed Removed Receivables  10 \$ 676,980.09  Removed				\$		
Repossession Inventory 25 \$ 674,962.09 Repossession Inter-Current Collection Period (17) \$ 257,98.08 Webliets remove from Inventory in Current Collection Period (17) \$ 5(507,130.07) Ind of Period Repossession Inventory (17) Current Collection Period (17) \$ (507,130.07) Individual Repossession Inventory (17) Current Collection Period (17) \$ (507,130.07) Individual Repossession Inventory (17) Current Collection Period (17) \$ (507,130.07) Individual Repossession Inventory (17) Current Collection Period (17) Current Collectio			2,506,849.73	\$		ai Delinquent Receivables
Reposession in the Current Collection Period 10 \$ 267,798.08 Weblicles removed from Inventory in Current Collection Period 117 \$ 507,139.97 and of Period Repossession Inventory in Current Collection Period 18 \$ 435,629.20 \$ 50.00			Amount		# of Receivables	possession Inventory
Vehicles removed from inventory in Current Collection Period Repossession Inventory   18   435,629.20   38   435,629.2			674,962.09	\$	25	ginning of Period Repossession Inventory
tumber of 61+ Delinquent Receivables  Current Collection Period Preceding Collection Period Collection Period Period Simple average (current and two prior Collection Periods)  Profection Simple average (current and two prior Collection Period Pool Balance (annualized)  Profectivables Profection Period Collection Period Profection Period Profect				\$		Repossessions in the Current Collection Period
Number of 61+ Delinquent Receivables  Current Collection Period Preceding Collection Period Second preceding Collection Period Current Collection Period Second preceding Collection Period Second preceding Collection Period O.20%  CNET LOSSES (CDN \$)  Current Collection Period Fire month simple average (current and two prior Collection Periods)  Current Collection Period Second preceding Collection Period Second Period Period Period Period Period Period Period Period Period Second Period Second Period Second Period Second Period				\$		
Current Collection Period 0.22% Preceding Collection Period 0.19% Second preceding Collection Period 0.19% Three month simple average (current and two prior Collection Periods) 0.20%  Current Collection Period Losses (Charge-offs) 13 8.6271.20 8.			435,629.20	\$	18	of Period Repossession Inventory
Preceding Collection Period 0.19% Second preceding Collection Period 0.19% on 1.9% on		% of End Of Period Number of Receivables				mber of 61+ Delinquent Receivables
Preceding Collection Period 0.19% Second preceding Collection Period 0.19% on 1.99%		0.22%				Current Collection Period
Second preceding Collection Period hree month simple average (current and two prior Collection Periods)  LINET LOSSES (CDN \$)  LUTRENT COLLECTION PERIOD LOSSES  LUTRENT COLLECT						
C. NET LOSSES (CDN \$)  Current Collection Period Losses Realized Losses (charge-offs) (Recoveries) (Recoveries) 13 5 186,271.20 (Recoveries) - Net Losses for Current Collection Period to beginning of Collection Period Pool Balance (annualized)  Cumulative Losses Cumulative Losses Cumulative Realized Losses (Charge-offs) (Cumulative Realized Losses (Charge-offs) (Cumulative Recoveries)  \$ 579,310.90 (Cumulative Recoveries) \$ 579,310.90 (Cumulative Recoveries) \$ 579,310.90 (Cumulative Recoveries) \$ 579,310.90						
Current Collection Period Losses Realized Losses (charge-offs) (Recoveries) Net Losses for Current Collection Period to beginning of Collection Period Pool Balance (annualized)  Cumulative Losses Cumulative Realized Losses (Charge-offs) (Cumulative Recoveries)  # of Receivables - 13 - \$ 186,271.20 - \$ 186,271.20 - \$ 186,271.20 - \$ 0.38%  Cumulative Losses Cumulative Recoveries - Cumulative Recoveries - \$ 579,310.90 - \$		0.20%				ee month simple average (current and two prior Collection Periods)
Current Collection Period Losses Realized Losses (charge-offs) (Recoveries) Net Losses for Current Collection Period to beginning of Collection Period Pool Balance (annualized)  Cumulative Losses Cumulative Realized Losses (Charge-offs) (Cumulative Recoveries)  # of Receivables - 13 - \$ 186,271.20 - \$ 186,271.20 - \$ 186,271.20 - \$ 0.38%  Cumulative Losses Cumulative Recoveries - Cumulative Recoveries - \$ 579,310.90 - \$						NET LOSSES (CDN \$)
Realized Losses (charge-offs) (Recoveries)  Net Losses for Current Collection Period Ratio of net losses for current Collection Period to beginning of Collection Period Pool Balance (annualized)  Cumulative Losses  Cumulative Realized Losses (Charge-offs) (Cumulative Recoveries)  \$ 186,271.20  \$ 186,271.20  \$ 0.38%  Cumulative Losses  Cumulative Losses  Cumulative Recoveries)  \$ 579,310.90  \$ 1.00  \$ 1.						
(Recoveries)  Net Losses for Current Collection Period Ratio of net losses for current Collection Period to beginning of Collection Period Pool Balance (annualized)  Cumulative Losses  Cumulative Realized Losses (Charge-offs) (Cumulative Recoveries)  \$		Amount	# of Receivables			rent Collection Period Losses
Net Losses for Current Collection Period Ratio of net losses for current Collection Period to beginning of Collection Period Pool Balance (annualized)  Cumulative Losses  Cumulative Realized Losses (Charge-offs) (Cumulative Recoveries)  \$ 186,271.20  \$ 0.38%		\$ 186,271.20	13			Realized Losses (charge-offs)
Cumulative Losses Cumulative Realized Losses (Charge-offs) (Cumulative Recoveries)  Cumulative Recoveries)  0.38%		<u> </u>	-			
Cumulative Losses Cumulative Realized Losses (Charge-offs)  (Cumulative Recoveries)  \$ 579,310.90 \$ -					co (annualizad)	
Cumulative Realized Losses (Charge-offs)  (Cumulative Recoveries)  \$ 579,310.90  \$ -		0.36%			ce (annuanzeu)	no of flet losses for current collection Period to beginning of Collection Period Pool Bala
(Cumulative Recoveries)						nulative Losses
		\$ 579,310.90				
umulative Net Losses for all Collection Periods		\$ - \$ F70.310.00				
atio of Cumulative Net Losses for all Collection Periods to Initial Pool Balance 0.07%						
Ratio of Net Losses to the Average Pool Balance (annualized)						
Current Collection Period  0.39%						Current Collection Period
		0.38%				Prior Collection Period
0.51/0		0.38% 0.16%				Prior Collection Period Second preceding Collection Period
Average Realized Loss (charge-off) for Receivables that have experienced a Realized Loss		0.38%				Prior Collection Period
Average Net Loss for Receivables that have experienced a Realized Loss \$ 14,129.53		0.38% 0.16% 0.31%				Prior Collection Period Second preceding Collection Period ee month simple average (current and two prior Collection Periods)