

Monthly Period Beginning:	01/01/2023
Monthly Period Ending:	01/31/2023
Previous Payment Date/Close Date:	01/17/2023
Payment Date:	02/15/2023
30/360 Days:	30

(1) Beginning of period Outstanding Receivables Balance				(1)	\$156,941,736.71
Monthly principal amounts					
(2)	Principal payments		(2)	\$7,923,094.41	
(3)	Outstanding Receivables that became Defaulted Receivables		(3)	\$6,073,956.85	
(4)	Reversal of Earned Finance Charges for Cash Option Receivables		(4)	\$14,025.55	
(5)	Repurchased Receivables (Rep. and Warranty Breaches)		(5)	\$0.00	
(6)	Total Change in Outstanding Receivables Balance		(6)	\$14,011,036.61	
(7) End of period Outstanding Receivables Balance				(7)	\$142,930,699,900.00
(8) Pool Factor (End of period Outstanding Receivables Balance/ Cut-off Date Outstanding Receivables Balance)				(8)	32.44%

	Class A	Note Factor	Class B	Note Factor	Class C	Note Factor
(9) Original Note Balance	\$247,830.00		\$66,090.000		\$63,890.000	
(10) Beginning of period Note Balance	\$16,536.168	0.00%	\$16,536.168	82.61%	\$33,399.000	100.00%
(11) Principal Distribution Allocation	\$0.00		\$5,038,592.16		\$5,896,215.20	
(12) End of period Note Balance	\$0.00		\$65,557,676.50		\$57,999,784.50	
(13) Total Distribution (Principal and Interest) for the Monthly Period	\$0.00		\$5,104,128.36		\$6,144,594.45	

Available Funds			
(14)	Total Principal Payments (including repurchased receivables + Reversal of Earned Finance Charges for Cash Option & EPNI Receivables)	(14)	\$7,937,719.96
(15)	Recoveries	(15)	\$5,537,051.00
(16)	Finance Charges (less reversal of Earned Finance Charges for Cash Option Receivables)	(16)	\$3,378,028.90
(17)	Other amounts received	(17)	\$1,892,000.00
(18)	Reserve Fund and Collection Account Interest	(18)	\$44,687.23
(19)	Total Available Funds	(19)	\$11,935,723.14
Recoveries			
(20)	Principal recoveries received	(20)	\$192,344.41
(21)	RSA refunds received	(21)	\$107,022.64
(22)	Sales tax refunds received	(22)	\$276,460.00
(23)	Total Recoveries	(23)	\$575,827.05

(24)	(i) Trustee fees and expenses (cap of \$30,000 per annum for expenses and indemnities, unless the notes have been accelerated)	(24)	\$1,000.00
(25)	Receivables Trust Trustee fees and expenses (cap of \$50,000 per annum for expenses and indemnities, unless the Notes have been accelerated)	(25)	\$0.00
(26)	Back-Up Servicer fees and expenses (cap of \$50,000 per annum for expenses and indemnities, unless the Notes have been accelerated)	(26)	\$3,731.00
(27)	Servicer Transition Costs up to \$115,000	(27)	\$0.00

Class	Beginning Note Balance	Interest Rate	Days	Days Basis	Calculated Interest	Deficiency Amount	Additional Interest
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(v) Class B Interest							
Class	Beginning Note Balance	Interest Rate	Days	Days Basis	Calculated Interest	Deficiency	Additional Interest

<p>(33) (vi) Second Priority Principal Distribution Amount (sequentially to the Class A Noteholders and then to Class B Noteholders)</p>	<p>{33} \$0.00</p>
<p>(vii) Class C Interest</p>	

(35)	(vii) Third Priority Principal Distribution Amount (sequentially to the Class A Noteholders, then to Class B Noteholders and then to Class C Noteholders)	\$0.00
(36)	(iv) Reserve Account, the amount needed (if any) to bring to the Specified Reserve Account Balance	\$0.00
(37)	(v) Reserve Dispositon Distribution Amount (sequentially to the Class A Noteholders, then to Class B Noteholders and then to Class C Noteholders)	\$0.00

(40)	Principal Distribution Allocation $(iv)+(vi)+(viii)+(x)$	(40)	\$10,934,807.38
(41)	Total Distribution Amount	(41)	\$11,935,723.14

(42)	Overcollateralization Percentage as of the previous payment date	(42)	24.50%
(43)	Is Overcollateralization Percentage as of the previous payment date greater than 24.50%?	(43)	Y
(44)	Are any of the Performance Triggers hit?	(44)	N
(45)	Cumulative Net Loss Trigger	(45)	N
(46)	Recovery Trigger	(46)	N
(47)	Annualized Net Loss Trigger	(47)	N
(48)	Distribution of Principal	(48)	Pro-rata

(51)	Class C	(51)	\$5,896,215.20
V. RECONCILIATION OF RESERVE FUND			

(54) Release from Reserve Funds (including interest)	(54)	\$7,745.34
(55) End of period Reserve Fund balance		(55) \$2,202,947.98

VI. OVERCOLLATERALIZATION	
(58) End of period Outstanding Receivables Balance	(58) \$142,930,699.90

[01] Overcollateralization % of Outstanding receivables balance at the end of the reporting period		[01]	29.73
VII. STATISTICAL DATA			

(64) Weighted average Age	(64)	8.00	21.83	22.80	
(65) Weighted average Remaining Term	(65)	27.00	17.08	16.37	
(66) Number of Receivables	(66)	166,933	90,137	88,082	
Cash Option Receivables					
(67) Number of Cash Option Receivable Accounts that exercised Cash Option during current Monthly Period	(67)				
(68) Aggregate previous Earned Finance Charges of exercised Cash Option Receivables	(68)				
(69) Outstanding Receivables Balance of Cash Option Receivables	(69)	\$185,078.00	\$0.00	\$0.00	
(70) Number of Cash Option Receivables	(70)	71,981.0			
(71) % of Eligible Receivables that are Cash Option Receivables as of End of current Monthly Period	(71)	42.01%	0.00%	0.00%	
(72) Weighted average Age of Cash Option Receivables	(72)	27.00			
(73) Weighted average Remaining Term of Cash Option Receivables	(73)	27.00			

		Outstanding	
		Receivables Balance	% Total
(74)	Current	\$107,826,233.41	75.44%
(75)	31-60 days delinquent	\$7,608,234.83	5.32%
(76)	61-90 days delinquent	\$6,429,104	4.54%
(77)	91-120 days delinquent	\$5,329,765.88	3.73%
(78)	121-180 days delinquent	\$5,393,387.33	3.77%
(79)	181-360 days delinquent	\$5,079,856.48	3.56%
(80)	361-720 days delinquent	\$5,229,916.85	3.65%
(81)	Total Delinquencies	\$142,930,699.90	100.00%

(82)	Count and Balance of loans that have ever been Re-aged	(82)	21,433	\$48,557,102.37
(83)	Count and Balance of loans that have ever been Re-aged - current month	(83)	2,793	\$6,352,435.55

IX. PERFORMANCE DATA

(87) Total Recoveries received during current Monthly Period		(87)	\$575,827.05			
(88) Aggregate Net Investor Loss Amount for Current Monthly Period		(88)	\$5,481,620.87			
				% Cut-off Balance		
(89) Cumulative Outstanding Receivables Balance that became Defaulted Receivables		(89)	\$86,232,039.96	15.07%	Trigger Threshold	N
(90) Cumulative Aggregate Net Investor Loss Amount		(90)	\$78,943,381.63	17.92%		N
(91) 3mo Average Annualized Net Loss		(91)	29.33%		40.00%	N
(92) Current Monthly Period		(92)	24.22%			
(93) Last Month		(93)	38.11%		Trigger Threshold	Trigger Event
(94) Two Months Prior		(94)	37.85%			
(95) Recovery Rate		(95)	9.30%		5.00%	N
			Recovered	Defaults		
(94) Current Monthly Period		(94)	\$575,827.05	\$6,073,856.85		
(95) Last Month		(95)	\$553,490.86	\$5,980,412.52		
(96) Two Months Prior		(96)	\$560,342.29	\$5,430,254.68		

By: /s/ George Bchara
Name: George Bchara
Title: EVP & CFO