Quarterly Report as at and for the Six Months Ended June 30, 2007

QUARTERLY REPORT FOR THE SIX MONTHS ENDED JUNE 30, 2007 (In Canadian Dollars) (Unaudited)

Series 2006-1

Total monthly collections		\$ 89,942,509
Total principal outstanding on fixed and variable Notes		\$ 357,001,318
Class A-1 Notes -	beginning of period end of period	204,000,000
Class A-2 Notes -	beginning of period ending of period	154,000,000 154,000,000
Class B Notes -	beginning of period end of period	12,375,000 12,375,000
Class VPN Notes -	beginning of period end of period	66,888,416 190,626,318
Total interest paid on fixed and variable Notes		\$ 8,565,659
Class A-1 Notes Class A-2 Notes Class B Notes Class VPN Notes		2,941,854 3,288,368 289,650 2,045,787
Total accrued interest on fixed and variable Notes		\$ 1,971,812
Total Subordinated Spread Account Loans		\$ 12,375,000
Number of retail installment and finance lease contracts at end of period		9,690
Net losses		\$ 618,950
Total delinquencies - 30 to 59 days 60 days or more		\$ 409,014 334,851

QUARTERLY REPORT FOR THE SIX MONTHS ENDED JUNE 30, 2007 (In Canadian Dollars) (Unaudited)

Series 2005-1

Total monthly collections			35,904,286
Total principal outstanding on fixed and variable Notes		\$	126,148,157
Class A-2 Notes -	beginning of period ending of period		102,000,000 102,000,000
Class B Notes -	beginning of period end of period		9,000,000 9,000,000
Class VPN Notes -	beginning of period end of period		48,414,220 15,148,157
Total interest paid on fixed and variable Notes		\$	2,937,042
Class A-2 Notes Class B Notes Class VPN Notes			2,062,686 226,632 647,724
Total accrued interest on fixed and variable Notes		\$	844,421
Total Subordinated Spread Account Loans		\$	8,702,119
Number of retail installment and finance lease contracts at end of period			5,221
Net losses		\$	57,763
Total delinquencies -	30 to 59 days 60 days or more	\$	236,383 472,147

QUARTERLY REPORT FOR THE SIX MONTHS ENDED JUNE 30, 2007 (In Canadian Dollars) (Unaudited)

Series 2004-1

Total monthly collections			22,088,643
Total principal outstanding on fixed and variable Notes			55,426,097
Class B Notes	beginning of period end of period		11,060,000 11,060,000
Class VPN Notes	beginning of period end of period		64,389,499 44,366,097
Total interest paid on fixed and variable Notes		\$	1,513,280
Class B Notes Class VPN Notes			269,730 1,243,550
Total accrued interest on fixed and variable Notes			274,768
Total Subordinated Spread Account Loans		\$	9,198,110
Number of retail installment contracts at end of period			3,305
Net losses		\$	255,688
Total delinquencies - 30 to 59 days 60 days or more		\$	146,080 537,724

QUARTERLY REPORT FOR THE SIX MONTHS ENDED JUNE 30, 2007 (In Canadian Dollars) (Unaudited)

Series 2003-1

Total monthly collections			37,634,032
Total principal outstanding on fixed and variable Notes		\$	32,783,717
Class B Notes -	beginning of period end of period		12,750,000 12,750,000
Class VPN Notes -	beginning of period end of period		36,445,431 20,033,717
Total interest paid on fixed and variable Notes		\$	1,035,759
Class B Notes Class VPN Notes			399,521 636,237
Total accrued interest on fixed and variable Notes		\$	216,377
Total Subordinated Spread Account Loans		\$	12,750,000
Number of retail installment contracts at end of period			2,712
Net losses		\$	84,616
Total delinquencies -	30 to 59 days 60 days or more	\$	263,817 296,007