Quarterly Report as at and for the Six Months Ended June 30, 2008

QUARTERLY REPORT FOR THE SIX MONTHS ENDED JUNE 30, 2008 (In Canadian Dollars) (Unaudited)

Series 2006-1

Total monthly collections		\$	61,415,737
Total principal outstanding on fixed and variable Notes		\$	179,114,472
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		69,565,955 12,739,472
Total interest paid on fixed and variable Notes		\$	4,340,884
Class A-2 Notes Class B Notes Class VPN Notes			3,306,536 291,250 743,098
Total accrued interest on fixed and variable Notes		\$	1,241,031
Total Subordinated Spread Account Loans		\$	12,375,000
Number of retail installment and finance lease contracts at end of period			7,300
Net losses		\$	724,625
Total delinquencies -	30 to 59 days 60 days or more	\$	370,648 419,387

QUARTERLY REPORT FOR THE SIX MONTHS ENDED JUNE 30, 2008 (In Canadian Dollars) (Unaudited)

Series 2005-1

Total monthly collections		26,484,539
Total principal outstanding on fixed and variable Notes		67,571,708
Class B Notes - beginning of period end of period		9,000,000 9,000,000
Class VPN Notes - beginning of period end of period		82,693,474 58,571,708
Total interest paid on fixed and variable Notes		1,793,096
Class B Notes Class VPN Notes		227,884 1,565,212
Total accrued interest on fixed and variable Notes		265,756
Total Subordinated Spread Account Loans		8,702,119
Number of retail installment and finance lease contracts at end of period		3,744
Net losses		234,036
Total delinquencies - 30 to 59 days 60 days or more	\$	253,521 384,608

QUARTERLY REPORT FOR THE SIX MONTHS ENDED JUNE 30, 2008 (In Canadian Dollars) (Unaudited)

Series 2004-1 (Called May 15, 2008)

Total monthly collections		\$	9,221,389
Total principal outstanding on fixed and variable Notes		\$	
Class B Notes	beginning of period end of period		11,060,000
Class VPN Notes	beginning of period end of period		25,395,052
Total interest paid on fixed and variable Notes		\$	369,393
Class B Notes Class VPN Notes			135,610 233,783
Total accrued interest on fixed and variable Notes		\$	
Total Subordinated Spread Account Loans		\$	
Number of retail installment contracts at end of period			
Net losses		\$	93,916
Total delinquencies -	30 to 59 days 60 days or more	\$	