

78 Un-reimbursed Previous Charge Offs	-	-
79 Swap Termination Payment, Trust Not Sole Defaulting Party	-	-
80 Taxes Attributed to Series	-	-
81 Subordinated Loan Principal	12,511	12,511
82 Subordinated Loan Interest	207	207
83 All Other Amounts	-	-
84 Beneficiaries	100	100
85 - if excess, considered Series Excess Finance Charges, subject to 3.6(c)	2,976,445	2,976,445
86 - if insufficient, considered Series Finance Charge Shortfall	-	-
87		
88 Top up Cash Reserve Account to Required	-	-
89 Release from Cash Reserve Account	-	-
90		
91 Servicer shall Allocate Excess Finance Charges among Genesis Trust II Sharing Group	-	-
92 Apply Available Excess Finance Charges through 5.1 Waterfall, if applicable	-	2,976,445
93 Remaining Amount Considered Seller Co-Ownership Interest Residual Allocation	2,976,445	2,976,445
94 If after Allocating Series Defaulted Amount and Still Has Shortfall, Reduce Allocated Amount	-	-
95		
96 Principal		
97 Apply Series Principal Collections:	134,555,132	134,555,132
98 Amount Equal to the Monthly Principal	-	-
99 - if excess, considered Series Excess Principal Collections	134,555,132	134,555,132
100 - if insufficient, considered Series Principal Shortfall	-	-
101		
102 Servicer shall Allocate Excess Principal among Genesis Trust II Sharing Group	-	-
103 If during Amortization, Allocate Any Remaining Among Genesis II Sharing Group	-	-
104 Remaining Amount Considered Seller Co-Ownership Interest Excess Principal Payment	134,555,132	134,555,132
105		
106 If After Allocating Excess Principal Collection Still Has Shortfall and Series in Accumulation		FALSE
107 Deposit and Apply Series Surplus Principal Collections	-	-
108 - if excess, considered Series Excess Surplus Principal Collections	-	-
109 - if insufficient, considered Series Unfunded Principal Deficiency	-	-
110 Servicer Shall Allocate Excess Surplus Principal Collections Among Accumulating Series	-	-
111 If Still shortfall, considered Deficit Controlled Deposit Amount	-	-
112 Remaining Amount considered Seller Co-Ownership Interest Excess Suplus Principal Payment	-	-
113		
114 Opening Series Interest Funding Account		23,713,384
115 Funds Deposited	3,952,231	3,952,231
116 Class A Interest Paid		22,495,000
117 Class B Interest Paid		596,930
118 Class C Interest Paid		621,454
119 Ending Series Interest Funding Account		3,952,231
120		
121 Opening Series Principal Funding Account		-
122 Funds Deposited	-	-
123 Class A Principal Paid		-
124 Class B Principal Paid		-
125 Class C Principal Paid		-
126 Ending Series Principal Funding Account		-
127		
128 Amortization Events		
129 Excess Spread Percentage < 0.90%		1.314%
130 Allocated Amount < 97.5% of Principal Amount		100%
131 Net Loss Ratio > 0.45%		0.029%
132		

Delayed Accumulation Period Schedule

Note	Series 2020-1
Maturity Date	April 17, 2023
Principal Amount	2,861,602,497
Due Periods Until Maturity (Including Current Due Period)	24
Accumulation Period Length	21
Lowest balance of Principal Receivables	3,586,301,372
Lowest 3 month moving avg of Principal Payment Rate in last 12 months	3.84%
Estimated Scheduled Principal Collections	137,756,928
Commencement date of the Accumulation Period	Jul-21
Accumulation Amount	137,756,928
Deficit Controlled Deposit Amount 1 mo. Prior	Mar-21

Controlled Deposit Amount Per Due Period

Jul-21	137,756,928
Aug-21	137,756,928
Sep-21	137,756,928
Oct-21	137,756,928
Nov-21	137,756,928
Dec-21	137,756,928
Jan-22	137,756,928
Feb-22	137,756,928
Mar-22	137,756,928
Apr-22	137,756,928
May-22	137,756,928
Jun-22	137,756,928
Jul-22	137,756,928
Aug-22	137,756,928
Sep-22	137,756,928
Oct-22	137,756,928
Nov-22	137,756,928
Dec-22	137,756,928
Jan-23	137,756,928
Feb-23	137,756,928
Mar-23	106,463,930
	2,861,602,497

Accumulation Amount Per Due Period

Jul-21	137,756,928
Aug-21	137,756,928
Sep-21	137,756,928
Oct-21	137,756,928
Nov-21	137,756,928
Dec-21	137,756,928
Jan-22	137,756,928
Feb-22	137,756,928
Mar-22	137,756,928
Apr-22	137,756,928
May-22	137,756,928
Jun-22	137,756,928
Jul-22	137,756,928
Aug-22	137,756,928
Sep-22	137,756,928
Oct-22	137,756,928
Nov-22	137,756,928
Dec-22	137,756,928
Jan-23	137,756,928
Feb-23	137,756,928
Mar-23	106,463,930
	<u>2,861,602,497</u>

Floating Allocation % Per Due Period

Jul-21	100%
Aug-21	100%
Sep-21	100%
Oct-21	100%
Nov-21	100%
Dec-21	100%
Jan-22	100%
Feb-22	100%
Mar-22	100%
Apr-22	100%
May-22	100%
Jun-22	100%
Jul-22	100%
Aug-22	100%
Sep-22	100%
Oct-22	100%
Nov-22	100%
Dec-22	100%
Jan-23	100%
Feb-23	100%
Mar-23	100%

Servicer's Compliance Certificate

The undersigned certifies that as at the date hereof the information set out above is true and accurate for the Due Period indicated above and that no Amortization Event or Servicer Default, each as defined in the Amended and Restated Co-Ownership Agreement made as of November 4, 2011, as amended as of September 4, 2013 and as of February 8, 2017, between the Sellers and Computershare Trust Company of Canada, as Custodian, the Series 2020-1 Purchaser Co-Ownership Agreement made as of April 30, 2020 between the Sellers, Genesis Trust II and Computershare Trust Company of Canada, as Custodian and the related Series 2020-1 Purchaser Co-Ownership Offer made as of April 30, 2020 between the Sellers, Genesis Trust II and Computershare Trust Company of Canada, as Custodian, all as amended and supplemented from time to time, has occurred which is continuing and no circumstances exist which with the giving of notice, lapse of time or both would constitute an Amortization Event or Servicer Default.

Signed By: 'Carla Fleming'
Name: [Carla Fleming]

Date: May 10, 2021