Presale: Flagship Credit Auto Trust 2013-1 Apr 13

Description:
The preliminary ratings assigned to Flagship Credit Auto Trust 2013-1's (FCAT 2013-1's) automobile receivables-backed notes reflect our view of: The availability of approximately 36.7%, 31.5%, 24.5%, and 20.8% credit support (including excess spread) for the class A, B, C, and D notes respectively, based on stressed cash flow scenarios. These credit support levels provide coverage of approximately 2.55x, 2.30x, 1.75x, and 1.50x our 12.80-13.30% expected cumulative net loss range for the class A, B, C, and D notes, respectively (see the Cash Flow Modeling section for details). The timely interest and principal payments made under stress cash flow modeling scenarios that are appropriate to the assigned preliminary ratings. The expectation that under a moderate ('BBB') stress scenario, all else being...

Companies mentioned in this report are:
- Flagship Credit Auto Trust 2013-1

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