Presale: E-CARAT 3 PLC Feb 14

Description: Abstract
Standard & Poor's Ratings Services has assigned preliminary 'AAA (sf)' credit ratings to E-CARAT 3 PLC's class A and B asset-backed floating-rate notes. At closing, E-CARAT 3 will also issue unrated fixed-rate subordinated notes. U.K. amortizing auto loan receivables, which GMAC UK PLC originated, will back the notes. At closing, E-CARAT 3 will use the notes' issuance proceeds to purchase the loan receivables directly from GMAC UK. This will be GMAC UK's third public term securitization of assets from its U.K. loan book. Since 2004, GMAC UK has been securitizing receivables generated from retail vehicle, conditional sale contracts, hire purchase contracts, and conditional sale facilities granted to dealers secured on the dealer vehicle inventories. GMAC UK is a wholly owned,...

Companies mentioned in this report are:
- E-CARAT 3 PLC

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