Presale: Flagship Credit Auto Trust 2015-3 Oct 15

Description:
The ratings assigned to Flagship Credit Auto Trust 2015-3's (FCAT 2015-3's) automobile receivables-backed notes reflect our view of: The availability of approximately 36.99%, 28.98%, 21.98%, and 17.58% 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 3.10x, 2.40x, 1.75x, and 1.40x our 11.25%-11.75% 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 stressed cash flow modeling scenarios that are appropriate to the assigned preliminary ratings. The expectation that under a moderate ('BBB') stress scenario, all else being equal,...

Companies mentioned in this report are:
- Flagship Credit Auto Trust 2015-3

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