



# WACHOVIA DEALER SERVICES

## WACHOVIA DEALER SERVICES, INC. (F/K/A WFS FINANCIAL INC.) 2005-2 OWNER TRUST

Distribution Date Statement  
for Collection Period ended June 30, 2007  
for Distribution Date of July 17, 2007

COLLECTIONS		DOLLARS
Principal Payments Received		24,060,966.63
Interest Payments Received		<u>4,966,961.16</u>
Total Payments received		29,027,927.79
Plus / (Less) :		
Net Servicer Advances		(32,076.29)
Investment Earnings on funds in the Collection Account		<u>103,688.56</u>
Net Collections		29,099,540.06
Plus / (Less) :		
Funds in Spread Account		<u>7,531,128.80</u>
Total Available Funds		<u><u>36,630,668.86</u></u>
DISTRIBUTIONS		
Servicing Fee	548,568.00	
Trustee and Other Fees	<u>2,000.00</u>	
Total Fee Distribution		550,568.00
Note Interest Distribution Amount - Class A-1	0.00	
Note Interest Distribution Amount - Class A-2	0.00	
Note Interest Distribution Amount - Class A-3	504,203.73	
Note Interest Distribution Amount - Class A-4	<u>708,802.08</u>	
	1,213,005.81	
Note Principal Distribution Amount - Class A-1	0.00	
Note Principal Distribution Amount - Class A-2	0.00	
Note Principal Distribution Amount - Class A-3	23,494,791.92	
Note Principal Distribution Amount - Class A-4	<u>0.00</u>	
	23,494,791.92	
Total Class A Interest and Principal Distribution		24,707,797.73
Note Interest Distribution Amount - Class B-1	214,218.75	
Note Principal Distribution Amount - Class B-1	<u>0.00</u>	
Total Class B Interest and Principal Distribution		214,218.75
Note Interest Distribution Amount - Class C-1	231,000.00	
Note Principal Distribution Amount - Class C-1	<u>0.00</u>	
Total Class C Interest and Principal Distribution		231,000.00
Note Interest Distribution Amount - Class D-1	196,625.00	
Note Principal Distribution Amount - Class D-1	<u>0.00</u>	
Total Class D Interest and Principal Distribution		196,625.00
Spread Account Deposit		<u>10,730,459.38</u>
Total Distributions		<u><u>36,630,668.86</u></u>

**WACHOVIA DEALER SERVICES, INC. (F/K/A WFS FINANCIAL INC.) 2005-2 OWNER TRUST**

Distribution Date Statement  
for Collection Period ended June 30, 2007  
for Distribution Date of July 17, 2007

PORTFOLIO DATA:			
	# of loans		
Beginning Aggregate Principal Balance	43,260		526,625,568.96
Additional Funding	-		-
Less: Principal Payments		(11,534,842.72)	
Full Prepayments	(1,055)	(10,652,311.29)	
Partial Prepayments	-	-	
Liquidations	(216)	<u>(2,741,007.18)</u>	
Ending Aggregate Principal Balance	41,989		<u>(24,928,161.19)</u> 501,697,407.77
Ending Outstanding Principal Balance of Notes			<u>480,349,806.82</u>
Excess (Current Overcollateralization Amount)			21,347,600.95
Overcollateralization Level			4.26%
Overcollateralization Amount			21,347,600.95
OTHER RELATED INFORMATION:			
Spread Account:			
Beginning Balance		7,500,000.00	
Investment earnings on funds in spread account		31,128.80	
Less: Funds included in Total Available Funds		(7,531,128.80)	
Deposits		10,730,459.38	
Excess Spread Amount		<u>(3,230,459.38)</u>	
Ending Balance			7,500,000.00
Beginning Initial Deposit		-	
Repayments		<u>-</u>	
Ending Initial Deposit			-
Servicer Advances:			
Beginning Unreimbursed Advances		922,354.56	
Net Advances		<u>(32,076.29)</u>	
			890,278.27
Net Charge-Off Data:			
Charge-Offs		47,028,121.54	
Recoveries		<u>(14,108,024.58)</u>	
Net Charge-Offs			32,920,096.96
Delinquencies ( P&I):			
	# of loans		
30-59 Days	1,032	11,910,328.92	
60-89 Days	274	3,250,987.01	
90-119 Days	125	1,414,660.65	
120 days and over	3	39,121.95	
Repossessions	57	495,456.51	
Contracts Repurchased (pursuant to Sect. 3.02, 4.07, or 9.01 of the Sale and Servicing Agreement)	0		0.00
Cumulative Charge-Off Percentage			2.19%
WAC			11.2423%
WAM			40.487

**WACHOVIA DEALER SERVICES, INC. (F/K/A WFS FINANCIAL INC.) 2005-2 OWNER TRUST**

Distribution Date Statement

for Collection Period ended June 30, 2007

for Distribution Date of July 17, 2007

<b>Classes</b>	<b>Original Principal Balance</b>	<b>Beginning Outstanding Principal Balance</b>	<b>Principal Distribution Amount</b>	<b>Remaining Outstanding Principal Balance</b>	<b>Total Principal and Interest Distribution</b>
A-1	265,000,000.00	0.00	0.00	0.00	0.00
A-2	435,000,000.00	0.00	0.00	0.00	0.00
A-3	400,000,000.00	145,094,598.74	23,494,791.92	121,599,806.82	23,998,995.65
A-4	193,750,000.00	193,750,000.00	0.00	193,750,000.00	708,802.08
B-1	56,250,000.00	56,250,000.00	0.00	56,250,000.00	214,218.75
C-1	60,000,000.00	60,000,000.00	0.00	60,000,000.00	231,000.00
D-1	48,750,000.00	48,750,000.00	0.00	48,750,000.00	196,625.00
<b>TOTAL</b>	<b>1,458,750,000.00</b>	<b>503,844,598.74</b>	<b>23,494,791.92</b>	<b>480,349,806.82</b>	<b>25,349,641.48</b>

<b>Note Classes</b>	<b>Interest Rate</b>	<b>Note Monthly Interest Distributable Amount</b>	<b>Prior Interest Carryover</b>	<b>Total Interest Distributable Amount</b>	<b>Interest Distribution Amount</b>	<b>Current Interest Carryover</b>
A-1	3.13625%	0.00	0.00	0.00	0.00	0.00
A-2	3.77000%	0.00	0.00	0.00	0.00	0.00
A-3	4.17000%	504,203.73	0.00	504,203.73	504,203.73	0.00
A-4	4.39000%	708,802.08	0.00	708,802.08	708,802.08	0.00
B-1	4.57000%	214,218.75	0.00	214,218.75	214,218.75	0.00
C-1	4.62000%	231,000.00	0.00	231,000.00	231,000.00	0.00
D-1	4.84000%	196,625.00	0.00	196,625.00	196,625.00	0.00
<b>TOTAL</b>		<b>1,854,849.56</b>	<b>0.00</b>	<b>1,854,849.56</b>	<b>1,854,849.56</b>	<b>0.00</b>

**WACHOVIA DEALER SERVICES, INC. (F/K/A WFS FINANCIAL INC.) 2005-2 OWNER TRUST**  
Statement to Securityholders  
for Collection Period ended June 30, 2007  
for Distribution Date of July 17, 2007  
Class A-1

Original Principal Balance	265,000,000.00	
<b>Aggregate Balances:</b>		<b>Per \$1000 Orig Prin Balance</b>
	<b>Totals</b>	
Principal Amount of Notes as of Prior Distribution Date	0.00	0.000000
Principal Amount of Notes as of Current Distribution Date	0.00	0.000000
Pool Factor	0.000000	
<b>Principal Distribution Amount:</b>		
Principal Distribution Amount	0.00	0.000000
<b>Interest Distributable Amount:</b>		
Note Monthly Interest Distributable Amount	0.00	0.000000
Plus: Prior Interest Carryover	<u>0.00</u>	0.000000
Total Interest Distributable Amount	0.00	0.000000
Interest Distribution Amount	<u>0.00</u>	0.000000
Current Interest Carryover	0.00	0.000000
<b>Aggregate Security Related Information:</b>		<b>Per \$1000 Aggregate Orig Note Bal</b>
Aggregate Principal Balance	501,697,407.77	
Outstanding Amount of Notes	<u>480,349,806.82</u>	
Excess	<u>21,347,600.95</u>	
Overcollateralization Amount	21,347,600.95	
Servicing Fee	548,568.00	0.376053
Beginning Spread Account Balance	7,500,000.00	
Investment earnings on funds in spread account	31,128.80	
Amount withdrawn from Spread Account	(7,531,128.80)	
Deposits	10,730,459.38	
Excess Spread Amount	<u>(3,230,459.38)</u>	
Ending Spread Account Balance	<u>7,500,000.00</u>	
Net Collections	29,099,540.06	
Delinquencies (P&I)		
30-59 Days	11,910,328.92	
60-89 Days	3,250,987.01	
90-119 Days	1,414,660.65	
120 days and over	39,121.95	
Aggregate Excess Spread Amount	109,008,447.16	
Total Initial Spread Deposit Repayment	<u>(7,500,000.00)</u>	
Certificate Distributable Amount (LTD)	<u>101,508,447.16</u>	

**WACHOVIA DEALER SERVICES, INC. (F/K/A WFS FINANCIAL INC.) 2005-2 OWNER TRUST**

Statement to Securityholders  
for Collection Period ended June 30, 2007  
for Distribution Date of July 17, 2007  
Class A-2

Original Principal Balance	435,000,000.00	
<b>Aggregate Balances:</b>		<b>Per \$1000 Orig Prin Balance</b>
	<b>Totals</b>	
Principal Amount of Notes as of Prior Distribution Date	0.00	0.000000
Principal Amount of Notes as of Current Distribution Date	0.00	0.000000
Pool Factor	0.000000	
<b>Principal Distributable Amount:</b>		
Principal Distribution Amount	0.00	0.000000
<b>Interest Distributable Amount:</b>		
Note Monthly Interest Distributable Amount	0.00	0.000000
Plus: Prior Interest Carryover	<u>0.00</u>	0.000000
Total Interest Distributable Amount	0.00	0.000000
Interest Distribution Amount	<u>0.00</u>	0.000000
Current Interest Carryover	0.00	0.000000
<b>Aggregate Security Related Information:</b>		<b>Per \$1000 Aggregate Orig Note Bal</b>
Aggregate Principal Balance	501,697,407.77	
Outstanding Amount of Notes	<u>480,349,806.82</u>	
Excess	<u>21,347,600.95</u>	
Overcollateralization Amount	21,347,600.95	
Servicing Fee	548,568.00	0.376053
Beginning Spread Account Balance	7,500,000.00	
Investment earnings on funds in spread account	31,128.80	
Amount withdrawn from Spread Account	(7,531,128.80)	
Deposits	10,730,459.38	
Excess Spread Amount	<u>(3,230,459.38)</u>	
Ending Spread Account Balance	<u>7,500,000.00</u>	
Net Collections	29,099,540.06	
Delinquencies (P&I)		
30-59 Days	11,910,328.92	
60-89 Days	3,250,987.01	
90-119 Days	1,414,660.65	
120 days and over	39,121.95	
Aggregate Excess Spread Amount	109,008,447.16	
Total Initial Spread Deposit Repayment	<u>(7,500,000.00)</u>	
Certificate Distributable Amount (LTD)	<u>101,508,447.16</u>	

**WACHOVIA DEALER SERVICES, INC. (F/K/A WFS FINANCIAL INC.) 2005-2 OWNER TRUST**

Statement to Securityholders  
for Collection Period ended June 30, 2007  
for Distribution Date of July 17, 2007  
Class A-3

Original Principal Balance	400,000,000.00	
<b>Aggregate Balances:</b>		<b>Per \$1000 Orig Prin Balance</b>
	<b>Totals</b>	
Principal Amount of Notes as of Prior Distribution Date	145,094,598.74	362.736497
Principal Amount of Notes as of Current Distribution Date	121,599,806.82	303.999517
Pool Factor	0.304000	
<b>Principal Distributable Amount:</b>		
Principal Distribution Amount	23,494,791.92	58.736980
<b>Interest Distributable Amount:</b>		
Note Monthly Interest Distributable Amount	504,203.73	1.260509
Plus: Prior Interest Carryover	<u>0.00</u>	0.000000
Total Interest Distributable Amount	504,203.73	1.260509
Interest Distribution Amount	<u>504,203.73</u>	1.260509
Current Interest Carryover	0.00	0.000000
<b>Aggregate Security Related Information:</b>		<b>Per \$1000 Aggregate Orig Note Bal</b>
Aggregate Principal Balance	501,697,407.77	
Outstanding Amount of Notes	<u>480,349,806.82</u>	
Excess	<u>21,347,600.95</u>	
Overcollateralization Amount	21,347,600.95	
Servicing Fee	548,568.00	0.376053
Beginning Spread Account Balance	7,500,000.00	
Investment earnings on funds in spread account	31,128.80	
Amount withdrawn from Spread Account	(7,531,128.80)	
Deposits	10,730,459.38	
Excess Spread Amount	<u>(3,230,459.38)</u>	
Ending Spread Account Balance	<u>7,500,000.00</u>	
Net Collections	29,099,540.06	
Delinquencies (P&I)		
30-59 Days	11,910,328.92	
60-89 Days	3,250,987.01	
90-119 Days	1,414,660.65	
120 days and over	39,121.95	
Aggregate Excess Spread Amount	109,008,447.16	
Total Initial Spread Deposit Repayment	<u>(7,500,000.00)</u>	
Certificate Distributable Amount (LTD)	<u>101,508,447.16</u>	

**WACHOVIA DEALER SERVICES, INC. (F/K/A WFS FINANCIAL INC.) 2005-2 OWNER TRUST**

Statement to Securityholders  
for Collection Period ended June 30, 2007  
for Distribution Date of July 17, 2007  
Class A-4

Original Principal Balance	193,750,000.00	
<b>Aggregate Balances:</b>		<b>Per \$1000 Orig Prin Balance</b>
	<b>Totals</b>	
Principal Amount of Notes as of Prior Distribution Date	193,750,000.00	1000.000000
Principal Amount of Notes as of Current Distribution Date	193,750,000.00	1000.000000
Pool Factor	1.000000	
<b>Principal Distributable Amount:</b>		
Principal Distribution Amount	0.00	0.000000
<b>Interest Distributable Amount:</b>		
Note Monthly Interest Distributable Amount	708,802.08	3.658333
Plus: Prior Interest Carryover	<u>0.00</u>	0.000000
Total Interest Distributable Amount	708,802.08	3.658333
Interest Distribution Amount	<u>708,802.08</u>	3.658333
Current Interest Carryover	0.00	0.000000
<b>Aggregate Security Related Information:</b>		<b>Per \$1000 Aggregate Orig Note Bal</b>
Aggregate Principal Balance	501,697,407.77	
Outstanding Amount of Notes	<u>480,349,806.82</u>	
Excess	<u>21,347,600.95</u>	
Overcollateralization Amount	21,347,600.95	
Servicing Fee	548,568.00	0.376053
Beginning Spread Account Balance	7,500,000.00	
Investment earnings on funds in spread account	31,128.80	
Amount withdrawn from Spread Account	(7,531,128.80)	
Deposits	10,730,459.38	
Excess Spread Amount	<u>(3,230,459.38)</u>	
Ending Spread Account Balance	<u>7,500,000.00</u>	
Net Collections	29,099,540.06	
Delinquencies (P&I)		
30-59 Days	11,910,328.92	
60-89 Days	3,250,987.01	
90-119 Days	1,414,660.65	
120 days and over	39,121.95	
Aggregate Excess Spread Amount	109,008,447.16	
Total Initial Spread Deposit Repayment	<u>(7,500,000.00)</u>	
Certificate Distributable Amount (LTD)	<u>101,508,447.16</u>	

**WACHOVIA DEALER SERVICES, INC. (F/K/A WFS FINANCIAL INC.) 2005-2 OWNER TRUST**  
Statement to Securityholders  
for Collection Period ended June 30, 2007  
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Class B-1

Original Principal Balance	56,250,000.00	
<b>Aggregate Balances:</b>		<b>Per \$1000 Orig Prin Balance</b>
	<b>Totals</b>	
Principal Amount of Notes as of Prior Distribution Date	56,250,000.00	1000.000000
Principal Amount of Notes as of Current Distribution Date	56,250,000.00	1000.000000
Pool Factor	1.000000	
<b>Principal Distributable Amount:</b>		
Principal Distribution Amount	0.00	0.000000
<b>Interest Distributable Amount:</b>		
Note Monthly Interest Distributable Amount	214,218.75	3.808333
Plus: Prior Interest Carryover	<u>0.00</u>	0.000000
Total Interest Distributable Amount	214,218.75	3.808333
Interest Distribution Amount	<u>214,218.75</u>	3.808333
Current Interest Carryover	0.00	0.000000
<b>Aggregate Security Related Information:</b>		<b>Per \$1000 Aggregate Orig Note Bal</b>
Aggregate Principal Balance	501,697,407.77	
Outstanding Amount of Notes	<u>480,349,806.82</u>	
Excess	<u>21,347,600.95</u>	
Overcollateralization Amount	21,347,600.95	
Servicing Fee	548,568.00	0.376053
Beginning Spread Account Balance	7,500,000.00	
Investment earnings on funds in spread account	31,128.80	
Amount withdrawn from Spread Account	(7,531,128.80)	
Deposits	10,730,459.38	
Excess Spread Amount	<u>(3,230,459.38)</u>	
Ending Spread Account Balance	<u>7,500,000.00</u>	
Net Collections	29,099,540.06	
Delinquencies (P&I)		
30-59 Days	11,910,328.92	
60-89 Days	3,250,987.01	
90-119 Days	1,414,660.65	
120 days and over	39,121.95	
Aggregate Excess Spread Amount	109,008,447.16	
Total Initial Spread Deposit Repayment	<u>(7,500,000.00)</u>	
Certificate Distributable Amount (LTD)	<u>101,508,447.16</u>	

**WACHOVIA DEALER SERVICES, INC. (F/K/A WFS FINANCIAL INC.) 2005-2 OWNER TRUST**  
Statement to Securityholders  
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Class C-1

Original Principal Balance	60,000,000.00	
<b>Aggregate Balances:</b>	<b>Totals</b>	<b>Per \$1000 Orig Prin Balance</b>
Principal Amount of Notes as of Prior Distribution Date	60,000,000.00	1000.000000
Principal Amount of Notes as of Current Distribution Date	60,000,000.00	1000.000000
Pool Factor	1.000000	
<b>Principal Distributable Amount:</b>		
Principal Distribution Amount	0.00	0.000000
<b>Interest Distributable Amount:</b>		
Note Monthly Interest Distributable Amount	231,000.00	3.850000
Plus: Prior Interest Carryover	<u>0.00</u>	0.000000
Total Interest Distributable Amount	231,000.00	3.850000
Interest Distribution Amount	<u>231,000.00</u>	3.850000
Current Interest Carryover	0.00	0.000000
<b>Aggregate Security Related Information:</b>		<b>Per \$1000 Aggregate Orig Note Bal</b>
Aggregate Principal Balance	501,697,407.77	
Outstanding Amount of Notes	<u>480,349,806.82</u>	
Excess	<u>21,347,600.95</u>	
Overcollateralization Amount	21,347,600.95	
Servicing Fee	548,568.00	0.376053
Beginning Spread Account Balance	7,500,000.00	
Investment earnings on funds in spread account	31,128.80	
Amount withdrawn from Spread Account	(7,531,128.80)	
Deposits	10,730,459.38	
Excess Spread Amount	<u>(3,230,459.38)</u>	
Ending Spread Account Balance	<u>7,500,000.00</u>	
Net Collections	29,099,540.06	
Delinquencies (P&I)		
30-59 Days	11,910,328.92	
60-89 Days	3,250,987.01	
90-119 Days	1,414,660.65	
120 days and over	39,121.95	
Aggregate Excess Spread Amount	109,008,447.16	
Total Initial Spread Deposit Repayment	<u>(7,500,000.00)</u>	
Certificate Distributable Amount (LTD)	<u>101,508,447.16</u>	

**WACHOVIA DEALER SERVICES, INC. (F/K/A WFS FINANCIAL INC.) 2005-2 OWNER TRUST**  
Statement to Securityholders  
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Class D-1

Original Principal Balance	48,750,000.00	
<b>Aggregate Balances:</b>	<b>Totals</b>	<b>Per \$1000 Orig Prin Balance</b>
Principal Amount of Notes as of Prior Distribution Date	48,750,000.00	1000.000000
Principal Amount of Notes as of Current Distribution Date	48,750,000.00	1000.000000
Pool Factor	1.000000	
<b>Principal Distributable Amount:</b>		
Principal Distribution Amount	0.00	0.000000
<b>Interest Distributable Amount:</b>		
Note Monthly Interest Distributable Amount	196,625.00	4.033333
Plus: Prior Interest Carryover	<u>0.00</u>	0.000000
Total Interest Distributable Amount	196,625.00	4.033333
Interest Distribution Amount	<u>196,625.00</u>	4.033333
Current Interest Carryover	0.00	0.000000
<b>Aggregate Security Related Information:</b>		<b>Per \$1000 Aggregate Orig Note Bal</b>
Aggregate Principal Balance	501,697,407.77	
Outstanding Amount of Notes	<u>480,349,806.82</u>	
Excess	<u><u>21,347,600.95</u></u>	
Overcollateralization Amount	21,347,600.95	
Servicing Fee	548,568.00	0.376053
Beginning Spread Account Balance	7,500,000.00	
Investment earnings on funds in spread account	31,128.80	
Amount withdrawn from Spread Account	(7,531,128.80)	
Deposits	10,730,459.38	
Excess Spread Amount	<u>(3,230,459.38)</u>	
Ending Spread Account Balance	<u><u>7,500,000.00</u></u>	
Net Collections	29,099,540.06	
Delinquencies (P&I)		
30-59 Days	11,910,328.92	
60-89 Days	3,250,987.01	
90-119 Days	1,414,660.65	
120 days and over	39,121.95	
Aggregate Excess Spread Amount	109,008,447.16	
Total Initial Spread Deposit Repayment	<u>(7,500,000.00)</u>	
Certificate Distributable Amount (LTD)	<u><u>101,508,447.16</u></u>	