

# Springleaf Funding Trust 2014-A

## Monthly Servicer Report

<b>Collection Period</b>	
Beginning Date	4/1/2015
Ending Date	4/30/2015
Payment Date	5/15/2015
Transaction Month	14
30/360 Days	30

### I. ORIGINAL DEAL PARAMETERS

Initial Cut-Off Date: February 28, 2014  
Closing Date: March 26, 2014

	<u>Dollars</u>	<u>No of Loans</u>	<u>WAC</u>	<u>WALRT</u>
Initial Loan Principal Balance:	\$ 644,330,689.90	167,615	27.50%	32.32
	<u>Note Balance</u>	<u>% of Loan Prin Bal</u>	<u>Interest Rate</u>	<u>Stated Maturity Date</u>
Class A Notes	\$ 500,000,000.00	77.60%	2.41%	December 15, 2022
Class B Notes	\$ 39,940,000.00	6.20%	3.45%	December 15, 2022
Class C Notes	\$ 19,320,000.00	3.00%	4.45%	December 15, 2022
Class D Notes	\$ 32,860,000.00	5.10%	5.00%	December 15, 2022
Aggregate Note Principal Balance	\$ 592,120,000.00	91.90%		
Overcollateralization Amount	\$ 52,210,689.90	8.10%		
Initial Loan Principal Balance:	\$ 644,330,689.90	100.00%		

### II. NOTE AND LOAN PRINCIPAL BALANCE INFORMATION

	<u>Beginning of Period</u>		<u>Ending of Period</u>		<u>Change</u>
	<u>Note Balance</u>	<u>Note Factor</u>	<u>Note Balance</u>	<u>Pool Factor</u>	
Class A Notes	\$ 500,000,000.00	1.0000000	\$ 500,000,000.00	1.0000000	\$ -
Class B Notes	\$ 39,940,000.00	1.0000000	\$ 39,940,000.00	1.0000000	\$ -
Class C Notes	\$ 19,320,000.00	1.0000000	\$ 19,320,000.00	1.0000000	\$ -
Class D Notes	\$ 32,860,000.00	1.0000000	\$ 32,860,000.00	1.0000000	\$ -
Aggregate Note Principal Balance	\$ 592,120,000.00	1.0000000	\$ 592,120,000.00	1.0000000	\$ -

#### Pool Information

Weighted Avg. Coupon (WAC)	27.26%	27.23%
Weighted Avg. Loan Remaining Term (WALRT)	33.66	33.95
Loan Principal Balance:	\$644,338,152.64	\$644,336,780.35
Number of Loans	162,686	161,930

### III. LOAN PRINCIPAL BALANCE

Beginning Loan Principal Balance	\$ 644,338,152.64
Principal Collections (Scheduled Principal and Prepayments)	\$ (27,530,621.21)
Charged-Off Loans	\$ (4,165,998.60)
Terminated Loans	\$ (19,571,079.73)
Additional Loans	\$ 32,068,523.55
Other Customer Charges Net Increase / (Decrease)	\$ 343,468.05
Ending Loan Principal Balance Prior to Payment Waterfall	\$ 625,482,444.70
Purchase of Loans On Payment Date	\$ 18,854,335.65
Exchanged Loans	\$ -
Replacement Loans	\$ -
Reassigned Loans	\$ -
Excluded Loans	\$ -
Excluded Loans Dedesignated as such	\$ -
Ending Loan Principal Balance	\$ 644,336,780.35

### IV. COLLECTIONS

Principal:	
Principal Collections	\$ 27,530,621.21
Principal Used for Incremental Renewals	N/A
Other Customer Charges Net Increase / (Decrease)	\$ (343,468.05)
Repurchased Contract Proceeds Related to Principal	\$ -
Additional Deposit made for true-up	\$ -
Recoveries/Liquidation Proceeds	\$ 318,028.00
Total Principal Collections	\$ 27,505,181.16
Interest:	
Interest Collections	\$ 14,034,720.90
Late Fees & Other Misc. Charges	\$ 497,401.90
Interest on Repurchase Principal	\$ -
Total Interest Collections	\$ 14,532,122.80
Collection Account Interest	\$ 3,264.29
Principal Distribution Account Interest	\$ -
Reserve Account Interest	\$ 522.54
Reserve Draw Amount	\$ 6,443,306.90
Principal Distribution Account Draw Amount	\$ -
Total Collections	\$ 48,484,397.69

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### V. DISTRIBUTIONS

	Calculated Amount	Amount Paid	Shortfall	Carryover Shortfall	Remaining Available Funds
Indenture Trustee/Owner Trustee/Note Registrar/Back-up Servicer Fees	\$ 1,000.00	\$ 1,000.00	\$ -	\$ -	\$ 48,483,397.69
Indemnified Amounts	\$ -	\$ -	\$ -	\$ -	\$ 48,483,397.69
Back-up Servicing Fee and Servicing Transition	0.04% \$ 21,477.94	\$ 21,477.94	\$ -	\$ -	\$ 48,461,919.75
Servicing Transition Costs	\$ -	\$ -	\$ -	\$ -	\$ 45,852,350.23
Servicing Fee @ 4.86%	4.86% \$ 2,609,569.52	\$ 2,609,569.52	\$ -	\$ -	\$ 45,852,350.23
Class A Monthly Interest Amount	\$ 1,004,166.67	\$ 1,004,166.67	\$ -	\$ -	\$ 44,848,183.57
First Priority Principal Payment	\$ -	\$ -	\$ -	\$ -	\$ 44,848,183.57
Class B Monthly Interest Amount	\$ 114,827.50	\$ 114,827.50	\$ -	\$ -	\$ 44,733,356.07
Second Priority Principal Payment	\$ -	\$ -	\$ -	\$ -	\$ 44,733,356.07
Class C Monthly Interest Amount	\$ 71,645.00	\$ 71,645.00	\$ -	\$ -	\$ 44,661,711.07
Third Priority Principal Payment	\$ -	\$ -	\$ -	\$ -	\$ 44,661,711.07
Class D Monthly Interest Amount	\$ 136,916.67	\$ 136,916.67	\$ -	\$ -	\$ 44,524,794.40
Fourth Priority Principal Payment	\$ -	\$ -	\$ -	\$ -	\$ 44,524,794.40
Required Reserve Account Amount	\$ 6,443,306.90	\$ 6,443,306.90	\$ -	\$ -	\$ 38,081,487.50
Regular Principal Payment Amount	\$ 18,848,245.20	\$ 18,848,245.20	\$ -	\$ -	\$ 19,233,242.30
Additional Transaction Participant Fees	\$ -	\$ -	\$ -	\$ -	\$ 19,233,242.30
Additional Indemnified Amounts	\$ -	\$ -	\$ -	\$ -	\$ 19,233,242.30
Residual Released to the PDA	\$ 6,090.45	\$ 6,090.45	\$ -	\$ -	\$ 19,227,151.85
Residual Released to the Depositor	\$ 19,227,151.85	\$ 19,227,151.85	\$ -	\$ -	\$ -
<b>Total</b>		\$ 48,484,397.69			

### VI. RESERVE ACCOUNT

Beginning Period Reserve Account Amount	\$ 6,443,306.90
Reserve Draw Amount	\$ 6,443,306.90
Reserve Deposit Amount	\$ 6,443,306.90
Ending Period Reserve Account Amount	\$ 6,443,306.90
Change in Reserve Account Balance	\$ -
Required Reserve Account Amount @ 1.00% of Initial Pool Balance	\$ 6,443,306.90

### VII. PRINCIPAL DISTRIBUTION ACCOUNT

Beginning Period Principal Distribution Account Amount	\$ -
Principal Distribution Draw Amount	\$ -
Ending Principal Distribution Account Amount Prior to Payment Waterfall	\$ -
Principal Distribution Deposit Amount	\$ 18,854,335.65
Distribution to Noteholders (except during Revolving Period)	
Class A Noteholders	\$ -
Class B Noteholders	\$ -
Class C Noteholders	\$ -
Class D Noteholders	\$ -
Purchase of Loans on Payment Date	\$ (18,854,335.65)
Ending Period Principal Distribution Account Amount	\$ -
Change in Principal Distribution Account Amount	\$ -

### VIII. OVERCOLLATERALIZATION

Principal Distribution Account Balance	\$ -
Total Overcollateralization Amount (Loan Principal Balance + Principal Distribution Account - Note Principal Balance)	\$ 52,216,780.35
Required Overcollateralization Amount	\$ 52,210,689.90
In Compliance	YES

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### IX. DELINQUENCY AND NET LOSS ACTIVITY

	<u>Number of Loans</u>	<u>Number of Loans %</u>	<u>Loan Prin Balance</u>	<u>Loan Prin Balance %</u>
Current	128,452	79.33%	\$512,383,718.19	79.52%
1 - 29 Days	24,795	15.31%	\$102,872,463.36	15.97%
30 - 59 Days	3,222	1.99%	\$10,584,573.50	1.64%
60 - 89 Days	1,648	1.02%	\$5,529,507.12	0.86%
90 + Days	3,813	2.35%	\$12,966,518.18	2.01%
	161,930		\$ 644,336,780.35	
Total Delinquent Loans	5,461	3.37%	18,496,025	2.87%
Charged-Offs Loans				
Current Period NET Charged-Off Loans			\$	3,847,970.60
Beginning Period Loan Principal Balance				\$644,338,152.64
Monthly Net Loss Percentage				7.17%
Monthly Net Loss Percentage for 1st Preceding Collection Period				7.23%
Monthly Net Loss Percentage for 2nd Preceding Collection Period				7.39%
Three-month average Monthly Net Loss Percentage for Current Period				7.26%
Three-month average Monthly Net Loss Percentage for 1st Preceding Collection Period				7.34%
Three-month average Monthly Net Loss Percentage for 2nd Preceding Collection Period				7.38%

### X. REINVESTMENT CRITERIA EVENTS

	<u>Value</u>	<u>Limit</u>	<u>In Compliance</u>
Product Type			
Unsecured Loans	18.66%	20.00%	YES
Unsecured or Other Secured Loans	54.19%	60.00%	YES
Risk Level			
E	2.23%	6.00%	YES
E or D	10.95%	15.00%	YES
E to (and including) C	39.61%	50.00%	YES
E to (and including) B	66.87%	75.00%	YES
E to (and including) A	84.97%	90.00%	YES
E to (and including) P	92.56%	95.00%	YES
No Risk Level	0.30%	10.00%	YES
Customer State			
Top 3 States	27.58%	40.00%	YES
Any state (except for the top 3)	6.31%	15.00%	YES
Original Term			
Original Term > 60 months	2.37%	6.00%	YES
Weighted Avg. Coupon (WAC)	27.23%	19.00%	YES
Weighted Average Loan Remaining Term	33.95	36.00	YES
Coupon			
Coupon below 10%	0.66%	7.5%	YES
Original Balance			
Original Balance > \$25,000	0.79%	4.0%	YES
Overcollateralization Event			NO
Reinvestment Criteria Event			NO
Reinvestment Criteria Event for 1st Preceding Collection Period			NO
Reinvestment Criteria Event for 2nd Preceding Collection Period			NO
12-Month Exchanged / Released Loans	\$ 695,187.59	\$ 128,866,137.98	YES
UPB of Replacement loans ≥ UPB of Exchanged loans	TRUE	95%	YES

### XI. AMORTIZATION EVENTS

3-Consecutive Month Reinvestment Criteria Event		NO
3-Month Annualized Net Loss Trigger	17.00%	NO
Servicer Default		NO