

OneMain Financial Issuance Trust 2015-1

Monthly Servicer Report

Collection Period	
Beginning Date	06/01/2019
End Date	06/30/2019
Payment Date	07/18/2019
Transaction Month	53
30/360 Days	30

ORIGINAL DEAL PARAMETERS

Initial Cut-Off Date: February 02, 2015
 Closing Date: February 05, 2015

	<u>Dollars</u>	<u>No of Loans</u>	<u>WAC</u>	<u>WALRT</u>
Initial Loan Principal Balance:	1,396,628,866.55	214,805	26.08%	47
	<u>Note Balance</u>	<u>% of Loan Prin Bal</u>	<u>Interest Rate</u>	<u>Stated Maturity Date</u>
Class A Notes	899,300,000.00	64.39%	3.19%	March 18, 2026
Class B Notes	125,000,000.00	8.95%	3.85%	March 18, 2026
Class C Notes	72,920,000.00	5.22%	5.12%	March 18, 2026
Class D Notes	131,940,000.00	9.45%	6.63%	March 18, 2026
Aggregate Note Principal Balance	1,229,160,000.00	88.01%		
Overcollateralization Amount	167,468,866.55	11.99%		
Initial Loan Principal Balance:	1,396,628,866.55	100.00%		

NOTE AND LOAN ACTION DATE AGGREGATE PRINCIPAL BALANCE INFORMATION

	<u>Beginning of Period</u>			<u>End of Period</u>			<u>Change</u>
	<u>Note Balance</u>	<u>Note Factor</u>	<u>Interest Rate</u>	<u>Note Balance</u>	<u>Note Factor</u>	<u>Interest Rate</u>	
Class A Notes	0.00	0.00000	3.19%	0.00	0.00000	3.19%	\$ 0.00
Class B Notes	74,086,045.09	0.59269	3.85%	44,771,223.93	0.35817	3.85%	\$ 29,314,821.16
Class C Notes	72,920,000.00	1.00000	5.12%	72,920,000.00	1.00000	5.12%	\$ 0.00
Class D Notes	131,940,000.00	1.00000	6.63%	131,940,000.00	1.00000	6.63%	\$ 0.00
Aggregate Note Principal Balance	278,946,045.09	0.22694		249,631,223.93	0.20309		\$ 29,314,821.16

POOL INFORMATION

	<u>Beginning of Period</u>	<u>End of Period</u>
Weighted Avg. Coupon (WAC)	23.55%	23.44%
Weighted Avg. Loan Remaining Term (WALRT)	32	31
Loan Action Date Aggregate Principal Balance	438,676,351.98	409,361,530.82
Number of Loans	86,949	82,510

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LOAN ACTION DATE AGGREGATE PRINCIPAL BALANCE

Beginning Loan Action Date Aggregate Principal Balance	438,676,351.98
Loan Principal Balance Reductions	(16,526,269.52)
Charged-Offs	(4,262,022.87)
Terminated Loans	(8,524,059.36)
Renewal Loans	0.00
Other Customer Charges Net Increase / Decrease	(2,469.41)
Additional Loan Purchases	0.00
De-designated previously Excluded Loans	0.00
Excluded Loans	0.00
Repurchased Loans	0.00
Reassigned Loans	0.00
Ending Loan Action Date Aggregate Principal Balance	<hr/> 409,361,530.82

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COLLECTIONS

Principal and Interest Collections on Loans	24,566,100.91
Renewal Loan Replacement Purchase Price	-
Collections used for Servicing Fee	(1,696,215.23)
Collections used for Additional Loan Purchases	-
Repurchase Proceeds related to Principal	-
Collection of Fees and other Misc. Charges	139,206.97
Recoveries/Liquidation Proceeds	805,690.90
Total Loan Collections	<u>23,814,783.55</u>
Collection Account Interest	50,150.02
Principal Distribution Account Interest	19,378.28
Reserve Account Interest	26,237.05
Reserve Draw Amount	13,888,903.07
Total Collections	<u>37,799,451.97</u>

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DISTRIBUTIONS

	<u>Amount</u>	<u>Amount Paid</u>	<u>Shortfall</u>	<u>Carryover Shortfall</u>	<u>Remaining Available Funds</u>
Indenture Trustee/Account Bank/Note Registrar/Owner Trustee/Back-up Servicer(expenses)/Depositor Loan Trustee/Issuer Loan Trustee	1,000.00	1,000.00	-	-	37,798,451.97
Indemnification Amounts up to Indemnity Cap	-	-	-	-	37,798,451.97
Back-Up Servicer Fees and Servicing Transition costs	14,622.55	14,622.55	-	-	37,783,829.42
Servicing Fee	-	-	-	-	37,783,829.42
Class A Monthly Interest Amount	-	-	-	-	37,783,829.42
First Priority Principal Payment	-	-	-	-	37,783,829.42
Class B Monthly Interest Amount	237,692.73	237,692.73	-	-	37,546,136.69
Second Priority Principal Payment	-	-	-	-	37,546,136.69
Class C Monthly Interest Amount	311,125.33	311,125.33	-	-	37,235,011.36
Third Priority Principal Payment	-	-	-	-	37,235,011.36
Class D Monthly Interest Amount	728,968.50	728,968.50	-	-	36,506,042.86
Fourth Priority Principal Payment	-	-	-	-	36,506,042.86
Required Reserve Amount	13,888,903.07	13,888,903.07	-	-	22,617,139.79
Servicer Advance Repayment	-	-	-	-	22,617,139.79
Regular Principal Payment Amount	20,790,761.80	20,790,761.80	-	-	1,826,377.99
Additional Transaction Fees	-	-	-	-	1,826,377.99
Unpaid Indemnified Amounts	-	-	-	-	1,826,377.99
Residual released to Principal Distribution Account	-	-	-	-	1,826,377.99
Residual Released to Depositor	1,826,377.99	1,826,377.99	-	-	-
Residual released to Collection Account	-	-	-	-	-
Total	37,799,451.97	37,799,451.97	-	-	

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RESERVE ACCOUNT

Beginning Period Reserve Account Amount	13,888,903.07
Reserve Draw Amount	(13,888,903.07)
Reserve Deposit Amount	13,888,903.07
Ending Period Reserve Account Amount	<u>13,888,903.07</u>
Change in Reserve Account Balance	-
Required Reserve Account Amount	13,888,903.07

PRINCIPAL DISTRIBUTION ACCOUNT

Beginning Period Principal Distribution Account Amount	-
Principal Distribution Draw Amount	8,524,059.36
Ending Principal Distribution Account Amount Prior to Payment Waterfall	8,524,059.36
Principal Distribution Deposit Amount	20,790,761.80
Distribution to Noteholders (except during Revolving Period)	
Class A Noteholders	-
Class B Noteholders	(29,314,821.16)
Class C Noteholders	-
Class D Noteholders	-
Purchase of Loans on Payment Date	-
Ending Period Principal Distribution Account Amount	-
Change in Principal Distribution Account Amount	-

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OVERCOLLATERALIZATION

Loan Action Date Aggregate Principal Balance	409,361,530.82
Amounts on Deposit in the Principal Distribution Account	-
Aggregate Note Principal Balance	249,631,223.93
Total Overcollateralization Amount	<u>159,730,306.89</u>
Required Overcollateralization Amount	159,730,306.89
Overcollateralization Event:	NO

DELINQUENCY

	<u>Number of Loans</u>	<u>Number of Loans %</u>	<u>Loan Prin Balance</u>	<u>Loan Prin Balance %</u>
Current (0 Days)	70,503	85.45%	342,158,713.78	83.58%
One Payment Past Due (1-29 Days)	7,456	9.04%	41,453,356.33	10.13%
Two Payments Past Due (30-59 Days)	1,456	1.76%	7,997,279.85	1.95%
Three Payments Past Due (60-89 Days)	958	1.16%	5,314,321.05	1.30%
Four thru Six Payments Past Due (90-179 Days)	2,091	2.53%	12,143,163.24	2.97%
Seven or More Payments Past Due (180+)	46	0.06%	294,696.57	0.07%
	<u>82,510</u>	<u>100.00%</u>	<u>409,361,530.82</u>	<u>100.00%</u>

CHARGED-OFF LOANS

Beginning Adjusted Loan Principal Balance	438,676,351.98
Charged-Off Loans	(4,262,022.87)
Recoveries	805,690.90
Net Charged-Off Loans	<u>(3,456,331.97)</u>

Monthly Net Loss Percentage Annualized	9.45%
Monthly Net Loss Percentage Annualized for 1st Preceding Collection Period	11.39%
Monthly Net Loss Percentage Annualized for 2nd Preceding Collection Period	10.92%
Three (3) Month Average Monthly Net Loss Percentage	<u>10.59%</u>

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REINVESTMENT CRITERIA EVENTS

	<u>Amount</u>	<u>%</u>	<u>Trigger Level</u>	<u>Compliance</u>
OneMain Risk Level Range - Custom Score Range				
No Custom Scores	11,544.03	0.00%	1.00%	N/A
AOT's and No Custom Scores	58,359,348.59	14.26%	12.50%	N/A
AOT's and No Custom Scores and Custom Scores 0-159	63,724,924.66	15.57%	12.50%	N/A
AOT's and No Custom Scores and Custom Scores 0-179	74,892,444.99	18.29%	15.00%	N/A
AOT's and No Custom Scores and Custom Scores 0-199	110,193,270.99	26.92%	27.50%	N/A
AOT's and No Custom Scores and Custom Scores 0-219	202,160,199.94	49.38%	57.50%	N/A
AOT's and No Custom Scores and Custom Scores 0-239	323,981,395.95	79.14%	90.00%	N/A
Loan Current Deferral Limitation	8,042,347.75	1.96%	10.00%	N/A
Origination State Concentration				
Top Origination State	36,216,018.02	8.85%	15.00%	N/A
Top three (3) Origination States	105,380,088.19	25.74%	40.00%	N/A
Weighted Average Coupon	23.44%		22.00%	N/A
Weighted Average Loan Remaining Term	31		49	N/A
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			

AMORTIZATION EVENTS

	<u>Amount</u>	<u>Trigger Level</u>	<u>Amortization Event</u>
3 Monthly Net Loss percentages Annualized	10.59%	17.00%	NO
3 Consecutive Month Reinvestment Criteria Event			NO
Servicer Default			NO