

**OneMain Financial Issuance Trust 2014-1**  
**MONTHLY SERVICER REPORT**

**COLLECTION PERIOD**

Beginning Date	7/1/2016
Ending Date	7/31/2016
Payment Date	8/18/2016
Transaction Month	27
30/360 Days	30

**Original Deal Parameters**

Initial Cut-Off Date	4/14/2014			
Closing Date	4/17/2014			
	<b>Dollars</b>	<b>No of Loans</b>	<b>WAC</b>	<b>WALRT</b>
Initial Loan Principal Balance	\$ 1,004,234,686.26	166,631	25.30%	44
	<b>Note Balance</b>	<b>% of Loan Prin Bal</b>	<b>Interest Rate</b>	<b>Stated Maturity Date</b>
Class A Notes	\$ 657,510,000.00	65.47%	2.43%	6/18/2024
Class B Notes	\$ 102,500,000.00	10.21%	3.24%	6/18/2024
Aggregate Note Principal Balance	\$ 760,010,000.00	75.68%		
Overcollateralization Amount	\$ 244,224,686.26	24.32%		
Initial Loan Principal Balance	\$ 1,004,234,686.26	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	\$ 483,826,518.02	0.73585	2.43%	\$ 437,277,163.36	0.66505	2.43%	\$ 46,549,364.66
Class B Notes	\$ 102,500,000.00	1.00000	3.24%	\$ 102,500,000.00	1.00000	3.24%	\$ -
Aggregate Note Principal Balance	\$ 586,326,518.02	0.77147		\$ 539,777,163.36	0.71022		\$ 46,549,364.66
Pool Information:							
Weighted Avg. Coupon (WAC)	25.17%			25.16%			
Weighted Avg. Loan Remaining Term (WALRT)	42			42			
Loan Action Date Aggregate Principal Balance	\$ 826,321,506.07			\$ 779,772,141.41			
Number of Loans	130,590			124,419			

**Loan Action Date Aggregate Principal Balance**

Beginning Loan Action Date Aggregate Principal Balance	\$ 826,321,506.07
Loan Principal Balance Reductions	\$ (22,469,825.84)
Charge-Offs	\$ (6,063,291.96)
Terminated Loans	\$ (16,996,580.08)
Renewal Loans	\$ -
Other Customer Charges Net Increase/Decrease	\$ 29,175.17
Additional Loan Purchases	\$ -
Dedesignated previously Excluded Loans	\$ -
Excluded Loans	\$ -
Repurchased Loans	\$ (1,068,841.95)
Reassigned Loans	\$ -
Ending Loan Action Date Aggregate Principal Balance	\$ 779,772,141.41

**Collections**

Principal and Interest Collections on Loans	\$ 38,941,148.34
Repurchase Proceeds related to Principal	\$ 1,068,841.95
Collection of Fees and other Misc. Charges	\$ 388,535.93
Recoveries/Liquidation Proceeds	\$ 397,347.59
Total Loan Collections	\$ 40,786,873.81
Collection Account Interest	\$ 12,561.19
Principal Distribution Account Interest	\$ 4,919.36
Reserve Account Interest	\$ 2,989.54
Reserve Draw Amount	\$ 10,000,049.88
Total Collections	\$ 60,806,393.78

<u>Distributions</u>		Amount	Amount Paid	Shortfall	Carryover Shortfall	Remaining Available Funds
Indenture Trustee/Owner Trustee/Note Registrar/Custodian	\$	1,000.00	\$ 1,000.00	\$ -	\$ -	\$ 50,806,393.78
Indemnification Amounts up to Indemnity Cap	\$	-	\$ -	\$ -	\$ -	\$ 50,806,393.78
Back-Up Servicer Fees and Servicing Transition costs	\$	27,544.06	\$ 27,544.06	\$ -	\$ -	\$ 50,777,849.73
Servicing Fee	\$	3,195,109.82	\$ 3,195,109.82	\$ -	\$ -	\$ 47,582,739.91
Class A Monthly Interest Amount	\$	979,748.70	\$ 979,748.70	\$ -	\$ -	\$ 46,602,991.21
First Priority Principal Payment	\$	-	\$ -	\$ -	\$ -	\$ 46,602,991.21
Class B Monthly Interest Amount	\$	276,750.00	\$ 276,750.00	\$ -	\$ -	\$ 46,326,241.21
Second Priority Principal Payment	\$	-	\$ -	\$ -	\$ -	\$ 46,326,241.21
Required Reserve Amount	\$	10,000,049.88	\$ 10,000,049.88	\$ -	\$ -	\$ 36,326,191.33
Regular Principal Payment Amount	\$	29,552,784.58	\$ 29,552,784.58	\$ -	\$ -	\$ 6,773,406.75
Additional Transaction Fees	\$	-	\$ -	\$ -	\$ -	\$ 6,773,406.75
Unpaid Indemnification Amounts	\$	-	\$ -	\$ -	\$ -	\$ 6,773,406.75
Residual released to Principal Distribution Account	\$	-	\$ -	\$ -	\$ -	\$ 6,773,406.75
Residual released to Depositor	\$	6,773,406.75	\$ 6,773,406.75	\$ -	\$ -	\$ -
<b>Total</b>	\$	<b>60,806,393.78</b>	\$ <b>60,806,393.78</b>	\$ -	\$ -	\$ -

<u>Reserve Account</u>		
Beginning Period Reserve Account Amount	\$	10,000,049.88
Reserve Draw Amount	\$	(10,000,049.88)
Reserve Deposit Amount	\$	10,000,049.88
Ending Period Reserve Account Amount	\$	<u>10,000,049.88</u>
Change in Reserve Account Balance	\$	-
Required Reserve Account Amount	\$	10,000,049.88

<u>Principal Distribution Account</u>		Amount
Beginning Period Principal Distribution Account Amount	\$	-
Principal Distribution Draw Amount	\$	<u>16,996,580.08</u>
Ending Principal Distribution Account Amount Prior to Payment Waterfall	\$	16,996,580.08
Principal Distribution Deposit Amount	\$	29,552,784.58
Distribution to Noteholders (except during Revolving Period)	\$	(46,549,364.66)
Class A Noteholders	\$	-
Class B Noteholders	\$	-
Purchase of Loans on Payment Date	\$	-
Ending Period Principal Distribution Account Amount	\$	-
Change in Principal Distribution Account Amount	\$	-

<u>Overcollateralization</u>		
Loan Action Date Aggregate Principal Balance	\$	779,772,141.41
Amounts on Deposit in the Principal Distribution Account	\$	-
Aggregate Note Principal Balance	\$	<u>539,777,153.36</u>
Total Overcollateralization Amount	\$	239,994,988.05
Required Overcollateralization Amount	\$	239,994,988.05
Overcollateralization Event:		No

**Delinquency**

	% of Loan Principal		# of Loans	% of # of Loans
	Loan Principal Balance	Balance		
Current	\$ 741,360,469.77	96.07%	118,497	95.24%
One Payment Past Due	\$ 11,084,772.06	1.42%	1,786	1.44%
Two Payments Past Due	\$ 8,067,981.50	1.03%	1,225	0.98%
Three Payments Past Due	\$ 7,322,866.11	0.94%	1,120	0.90%
Four thru Six Payments Past Due	\$ 11,837,637.96	1.62%	1,777	1.43%
Seven or More Payments Past Due	\$ 108,424.01	0.01%	14	0.01%
<b>Total</b>	<b>\$ 779,772,141.41</b>	<b>100%</b>	<b>124,419</b>	<b>100.00%</b>

**Charged-Off Loans**

Beginning Adjusted Loan Principal Balance	\$ 826,321,606.07
Charged-Off Loans	\$ (6,053,291.96)
Recoveries	\$ 397,347.69
<b>Net Charged-Off Loans</b>	<b>\$ (6,656,944.37)</b>

Monthly Net Loss percentage Annualized	8.21%
Monthly Net Loss percentage annualized for 1st Preceding Collection Period	6.60%
Monthly Net Loss percentage annualized for 2nd Preceding Collection Period	7.43%
<b>3 Month Average Monthly Net Loss Percentage</b>	<b>7.41%</b>

**Reinvestment Criteria Events**

	Amount	%	Trigger Level	Compliance
<b>OneMain Risk Level Range</b>				
Custom Score Range				
No Custom Scores	\$ 14,889.79	0.00%	1.00%	Yes
AOT's and No Custom Scores	\$ 69,887,167.22	7.68%	12.5%	Yes
AOT's and No Custom Scores and Custom Scores 0-169	\$ 63,769,987.84	8.18%	12.5%	Yes
AOT's and No Custom Scores and Custom Scores 0-179	\$ 76,808,583.42	9.72%	15.0%	Yes
AOT's and No Custom Scores and Custom Scores 0-199	\$ 127,469,463.88	16.36%	27.5%	Yes
AOT's and No Custom Scores and Custom Scores 0-219	\$ 300,760,749.32	38.57%	67.5%	Yes
AOT's and No Custom Scores and Custom Scores 0-239	\$ 567,944,524.29	72.83%	90.0%	Yes
<b>Loan Current Deferral Limitation</b>	<b>\$ 20,206,695.55</b>	<b>2.69%</b>	<b>10.00%</b>	<b>Yes</b>
<b>Origination State Concentration</b>				
Top Origination State	\$ 73,534,218.84	9.4%	15.0%	Yes
Top three (3) Origination States	\$ 202,443,125.30	26.0%	40.0%	Yes
<b>Weighted Average Coupon</b>	<b>25.15%</b>		<b>22.00%</b>	<b>Yes</b>
<b>Weighted Average Loan Remaining Term</b>	<b>42</b>		<b>49</b>	<b>Yes</b>
	<u>Amount</u>		<u>Trigger Level</u>	<u>Compliance</u>
Overcollateralization Event	\$ 239,994,988.05		\$ 239,994,988.05	Yes
	No			Yes
Reinvestment Criteria Event	No			Yes
Reinvestment Criteria Event for 1st Preceding Collection Period	No			Yes
Reinvestment Criteria Event for 2nd Preceding Collection Period	No			Yes

**Amortization Events**


	Amount	Trigger Level	Amortization Event
Monthly Net Loss percentages Annualized	7.41%	17.00%	No
3 Consecutive Month Reinvestment Criteria Event			No
Servicer Default			No

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Servicer Certification

By:   
Authorized Signatory  
Brendon Everett