

OneMain Financial Issuance Trust 2015-3

**MONTHLY SERVICER REPORT**

<b>COLLECTION PERIOD</b>	
Beginning Date	7/1/2016
Ending Date	7/31/2016
Payment Date	8/18/2016
Transaction Month	10
30/360 Days	30

Original Deal Parameters

Initial Cut-Off Date:	9/29/2015																																
Closing Date:	9/29/2015																																
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Note and Loan Action Date Aggregate Principal Balance Information

	Beginning of Period			End of Period			Change
	Note Balance	Note Factor	Interest Rate	Note Balance	Note Factor	Interest Rate	
Class A Notes	\$ 209,740,000.00	1.00000	3.63%	\$ 209,740,000.00	1.00000	3.63%	\$ -
Class B Notes	\$ 26,630,000.00	1.00000	4.16%	\$ 26,630,000.00	1.00000	4.16%	\$ -
Class C Notes	\$ 26,620,000.00	1.00000	5.82%	\$ 26,620,000.00	1.00000	5.82%	\$ -
Class D Notes	\$ 29,870,000.00	1.00000	6.94%	\$ 29,870,000.00	1.00000	6.94%	\$ -
Aggregate Note Principal Balance	\$ 292,860,000.00	1.00000		\$ 292,860,000.00	1.00000		\$ -
<b>Pool Information</b>							
Weighted Avg. Coupon (WAC)	26.80%			26.81%			
Weighted Avg. Loan Remaining Term (WALRT)	45			45			
Loan Action Date Aggregate Principal Balance	\$ 330,177,107.45			\$ 329,746,024.26			
Number of Loans	48,521			48,560			

Loan Action Date Aggregate Principal Balance

Beginning Loan Action Date Aggregate Principal Balance	\$ 330,177,107.45
Loan Principal Balance Reductions	\$ (7,794,739.27)
Charge-Offs	\$ (2,229,941.06)
Terminated Loans	\$ (6,244,998.42)
Renewal Loans	\$ 9,266,507.01
Other Customer Charges Net Increase/Decrease	\$ 16,123.08
Additional Loan Purchases	\$ 6,561,012.24
De-designated previously Excluded Loans	\$ -
Excluded Loans	\$ -
Repurchased Loans	\$ (6,046.78)
Reassigned Loans	\$ -
Ending Loan Action Date Aggregate Principal Balance	\$ 329,746,024.26

Collections

Principal and Interest Collections on Loans	\$ 14,588,607.79
Repurchase Proceeds related to Principal	\$ 5,046.78
Collection of Fees and other Misc. Charges	\$ 111,699.01
Recoveries/Liquidation Proceeds	\$ 111,761.44
Total Loan Collections	\$ 14,817,116.02
Collection Account Interest	\$ 4,612.12
Principal Distribution Account Interest	\$ -
Reserve Account Interest	\$ 970.66
Reserve Draw Amount	\$ 3,246,861.11
Total Collections	\$ 18,069,568.91

							Remaining Available
	Amount	Amount Paid	Shortfall	Carryover	Shortfall	Funds	
<b>Distributions</b>							
Indenture Trustee/Account Bank/Note Registrar/Owner							
Trustee/Back-up Servicer(expenses)/Depositor Loan							
Trustee/Issuer Loan Trustee	\$ 1,000.00	\$ 1,000.00	\$ -	\$ -	\$ -	\$ -	18,068,558.91
Indemnification Amounts up to Indemnity Cap	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	18,068,558.91
Back-Up Servicer Fees and Servicing Transition costs	\$ 10,757.60	\$ 10,757.60	\$ -	\$ -	\$ -	\$ -	18,057,801.31
Servicing Fee	\$ 1,247,881.23	\$ 1,247,881.23	\$ -	\$ -	\$ -	\$ -	16,809,920.08
Class A Monthly Interest Amount	\$ 634,463.50	\$ 634,463.50	\$ -	\$ -	\$ -	\$ -	16,175,456.58
First Priority Principal Payment	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	16,175,456.58
Class B Monthly Interest Amount	\$ 92,317.33	\$ 92,317.33	\$ -	\$ -	\$ -	\$ -	16,083,139.25
Second Priority Principal Payment	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	16,083,139.25
Class C Monthly Interest Amount	\$ 129,107.00	\$ 129,107.00	\$ -	\$ -	\$ -	\$ -	15,954,032.25
Third Priority Principal Payment	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	15,954,032.25
Class D Monthly Interest Amount	\$ 172,748.17	\$ 172,748.17	\$ -	\$ -	\$ -	\$ -	15,781,284.08
Fourth Priority Principal Payment	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	15,781,284.08
Required Reserve Amount	\$ 3,246,861.11	\$ 3,246,861.11	\$ -	\$ -	\$ -	\$ -	12,534,422.97
Regular Principal Payment Amount	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	12,534,422.97
Additional Transaction Fees	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	12,534,422.97
Unpaid Indemnification Amounts	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	12,534,422.97
Residual released to Principal Distribution Account	\$ 9,582,520.83	\$ 9,582,520.83	\$ -	\$ -	\$ -	\$ -	2,951,902.14
Residual released to Depositor	\$ 2,951,902.14	\$ 2,951,902.14	\$ -	\$ -	\$ -	\$ -	-
<b>Total</b>	<b>\$ 18,069,558.91</b>	<b>\$ 18,069,558.91</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	

<b>Reserve Account</b>	
Beginning Period Reserve Account Amount	\$ 3,246,861.11
Reserve Draw Amount	\$ (3,246,861.11)
Reserve Deposit Amount	\$ 3,246,861.11
Ending Period Reserve Account Amount	<u>\$ 3,246,861.11</u>
Change in Reserve Account Balance	\$ -
Required Reserve Account Amount	\$ 3,246,861.11

<b>Principal Distribution Account</b>		Amount
Beginning Period Principal Distribution Account Amount		\$ -
Principal Distribution Draw Amount		\$ -
Ending Principal Distribution Account Amount Prior to Payment Waterfall		\$ -
Principal distribution Deposit Amount		\$ 9,582,520.83
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		\$ (9,582,520.83)
Ending Period Principal Distribution Account Amount		\$ -
Change in Principal Distribution Account Amount		\$ -

<b>Overcollateralization</b>	
Loan Action Date Aggregate Principal Balance	\$ 329,746,024.26
Amounts on Deposit in the Principal Distribution Account	\$ -
Aggregate Note Principal Balance	\$ 292,860,000.00
Total Overcollateralization Amount	\$ 36,886,024.26
Required Overcollateralization Amount	\$ 31,826,111.27
Overcollateralization Event:	No

**Delinquency**

	<u>Loan Principal Balance</u>	<u>% of Loan Principal Balance</u>	<u># of Loans</u>	<u>% of # of Loans</u>
Current	\$ 314,917,864.79	95.50%	46,437	95.63%
One Payment Past Due	\$ 4,445,460.54	1.35%	662	1.36%
Two Payments Past Due	\$ 3,196,809.03	0.97%	456	0.94%
Three Payments Past Due	\$ 2,843,063.30	0.86%	396	0.82%
Four thru Six Payments Past Due	\$ 4,342,846.60	1.32%	610	1.26%
Seven or More Payments Past Due				
<b>Total</b>	<b>\$ 329,746,024.26</b>	<b>100%</b>	<b>48,560</b>	<b>100.00%</b>

**Charged-Off Loans**

Beginning Adjusted Loan Principal Balance	\$ 322,727,906.58	
Charged-Off Loans	\$ (2,229,941.05)	
Recoveries	\$ 111,761.44	
Net Charged-Off Loans	\$ (2,118,179.61)	
Monthly Net Loss percentage Annualized		7.88%
Monthly Net Loss percentage annualized for 1st Preceding Collection Period		7.69%
Monthly Net Loss percentage annualized for 2nd Preceding Collection Period		9.16%
Three (3) Month Average Monthly Net Loss Percentage		8.24%

**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	\$ 14,938.88	0.00%	1.00%	Yes
AOT's and No Custom Scores	\$ 18,486,690.20	5.61%	12.5%	Yes
AOT's and No Custom Scores and Custom Scores 0-189	\$ 20,179,829.48	6.12%	13.5%	Yes
AOT's and No Custom Scores and Custom Scores 0-179	\$ 26,624,302.81	7.77%	16.0%	Yes
AOT's and No Custom Scores and Custom Scores 0-199	\$ 50,643,252.43	15.36%	28.5%	Yes
AOT's and No Custom Scores and Custom Scores 0-219	\$ 132,802,485.00	40.27%	57.5%	Yes
AOT's and No Custom Scores and Custom Scores 0-239	\$ 246,039,696.62	74.31%	90.0%	Yes
Loan Current Deferral Limitation	\$ 7,109,517.44	2.16%	10.00%	Yes
Origination State Concentration				
Top Origination State	\$ 33,689,693.66	10.2%	15.0%	Yes
Top three (3) Origination States	\$ 83,288,744.80	25.3%	40.0%	Yes
Weighted Average Coupon	26.81%		23.00%	Yes
Weighted Average Loan Remaining Term	45		49	Yes
	<u>Amount</u>		<u>Trigger Level</u>	<u>Compliance</u>
Overcollateralization Event:	\$ 36,886,024.26		\$ 31,826,111.27	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**

	<u>Amount</u>	<u>Trigger Level</u>	<u>Amortization Event</u>
Monthly Net Loss percentages Annualized	8.24%	17.00%	No
3 Consecutive Month Reinvestment Criteria Event			No
Servicer Default			No

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Beginning Date	7/1/2016
Ending Date	7/31/2016
Payment Date	8/18/2016
Transaction Month	10
30/360 Days	38

Servicer Certification

By: BE  
Authorized Signatory  
Brandon Everett